.. 67-058-077

SHERIFF'S SALE COST SHEET

NO. 90-05 ED NO. 953-03 JD DATE/TIME OF SALE/2-14-05 0930
DOCKET/RETURN \$15.00
SERVICE PER DEF. \$/50,00
LEVY (PER PARCEL \$15.00
MAILING COSTS \$ 37,50
ADVERTISING SALE BILLS & COPIES \$17.50
ADVERTISING SALE (NEWSPAPER) \$15.00
MILEAGE \$ 24.00
POSTING HANDBILL \$15.00
CRYING/ADJOURN SALE \$10.00
SHERIFF'S DEED \$35.00
TRANSFER TAX FORM \$25.00
DISTRIBUTION FORM \$25.00
COPIES \$ <u>5,00</u>
NOTARY \$\frac{15.00}{15.00} \\$ 394.00

WEB POSTING \$150.00 PRESS ENTERPRISE INC. \$\frac{63\sqrt{8}}{55.00}\$ SOLICITOR'S SERVICES \$75.00 TOTAL ************* \$\frac{860,48}{50,48}\$
PRESS ENTERPRISE INC. 45° \$ 635,48
SOLICITOR'S SERVICES \$75.00
TOTAL *********** \$ 8 60,48
PROTHONOTARY (NOTARY) // \$10.00
PROTHONOTARY (NOTARY)
101AL ********* \$ 5 \(\lambda\)
REAL ESTATE TAXES: 3912,90
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DELINOUENT 20 $\$ \frac{1}{4772} \checkmark 4$
SCHOOL DIST. 20 \$ 942,17 DELINQUENT 20 \$ 3772,64 TOTAL ************************************
MUNICIPAL FEES DUE:
SEWER 20 \$
WATER 20 \$
TOTAL *********** \$ - C -
SURCHARGE FEE (DSTE) \$_//O_00
MISC\$
<u> </u>
TOTAL ********** \$ - C -
TOTAL COOTS (OPENING PUR)
TOTAL COSTS (OPENING BID) $\frac{5/30.79}{}$

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Wells Fargo Bank Minnesoky VS	David & Lisa	Trains
NO. 90-05 ED	NO. 953-03	л
DATE/TIME OF SALE: 12-14-05	0930	
BID PRICE (INCLUDES COST)	\$ 5/30.79	
POUNDAGE – 2% OF BID	\$_102.62	
TRANSFER TAX – 2% OF FAIR MKT	\$	
MISC. COSTS	\$	
TOTAL AMOUNT NEEDED TO PURCH	ASE \$	5233,41
PURCHASER(S):		
NAMES(S) ON DEED:		
PURCHASER(S) SIGNATURE(S):	Hy tov ? (c	2 contest
TOTAL DUE;	\$	5233.41
LESS DEPOSIT:	\$	1500,00
DOWN PAYMENT:	\$	
TOTAL DUE IN 8 D	AYS \$	3733.4/

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620 856 . 669 . 5400

FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE 215-568-9500 215-568-1141 FAX

MARK J. UDREN* STUART WINNEG** GAYL SPIVAK ORLOFF*** HEIDI R. SPIVAK*** MARISA JOY MYERS*** LORRAINE DOYLE** ALAN M. MINATO***
*ADMITTED NJ. PA. FL **ADMITTED PA ***ADMITTED NJ, PA TINA MARIE RICH OFFICE ADMINISTRATOR

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

March 2, 2006

Office of the Sheriff Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A

vs. David J. Timms Lisa Timms

508 Snowflake Lane Property:

Shickshinny, PA 18655

Columbia County C.C.P. No.: 2003CV953MF Sheriff's Sale Date: December 14, 2005

Dear Sir or Madam:

As attorney on the Writ, we are requesting the DEED be recorded in the name of Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-+ \$ 198.09 A. 3 ADA Irvine CA 92618.

Enclosed please find our check in the amount of \$3,733.41 payable to the Sheriff of Columbia County. This check represents payment of the sheriff settlement costs, less previous deposit of \$1,500.00. Also enclosed please find two original Realty Transfer Tax Statement of Value forms.

Thank you in advance for your kind assistance in this matter and as always, if you have any questions please feel free to contact me.

Sincerely,

Ed Morrison

Legal Assistant

Enclosure

Phone: 570-389-5622 Fax: 570-389-5625

COLUMBIA COUNTY SHERIFF'S OFFICE



To:	Ed Me	orrison	From:	Sheriff Timothy T. C	hamberlain
Fax:			Date:	March 7, 2006	
Phones	I	,	Pages:	1	,
Rei	Timm	s, David & Lisa	CC:		
□ Urge	erit	□ For Review	☐ Please Comment	☐ Please Reply	☐ Please Recycle
	st on		ngth of time since sa s. An additional \$198		

If you have any questions please call

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER UDREN LAW OFFICES, PC
PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

55319

55319

NUMBER

AMOUNT

\$198.09

03/07/2006

DATE

One hundred Ninety Eight dollars and Nine cents

Sheriff of Columbia County

PAY 70 THE ORDER This Document Contains heat sensitive Ink. Touch or press here - Red Inage disappears with Heat

#055319" "035001808" 36

For Add' Sheriff Cost 03080231 Timms

589745 3#

Phone: 570-389-5622 Fax: 570-389-5625





To:	Ed N	Morrison	From:	From: Sheriff Timothy T. Chambe					
Fax:			Date:	March 7, 2006					
Phone:	<u> </u>		Pages:	: 1					
Re:	Tim	ms, David & Lisa	CC:						
□ Urge	ent	☐ For Review	☐ Please Comment	☐ Please Reply	☐ Please Recycle				
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If you have any questions please call

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620 856 . 669 . 5400 FAX: 856 . 669 . 5399

<u>PENNSYLVANIA OFFICE</u> 215-568-9500 215-568-1141 FAX

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
**ADMITTED NJ, PA, FL
**ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

March 2, 2006

Office of the Sheriff Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

RE: Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A

vs.

David J. Timms

Lisa Timms

Property: 508 Snowflake Lane

Shickshinny, PA 18655

Columbia County C.C.P. No.: 2003CV953MF Sheriff's Sale Date: December 14, 2005

Dear Sir or Madam:

As attorney on the Writ, we are requesting the DEED be recorded in the name of Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A, 3 ADA Irvine CA 92618.

Enclosed please find our check in the amount of \$3,733.41 payable to the Sheriff of Columbia County. This check represents payment of the sheriff settlement costs, less previous deposit of \$1,500.00. Also enclosed please find two original Realty Transfer Tax Statement of Value forms.

Thank you in advance for your kind assistance in this matter and as always, if you have any questions please feel free to contact me.

Sincerely,

Ed Morrison

Legal Assistant < 690

Enclosure



COMMONWEATH OF PENNSYLVANIA DEPARTMENT OF REVENUE BUREAU OF INDIVIDUAL TAXES DEPT. 280603 HARRISBURG, PA 17128-0603

A

REALTY TRANSFER TAX STATEMENT OF VALUE

	RECORDER'S USE ONLY
٠.	, state Tax Paid
i	Book Number
	Page Number
	Date Recorded

See Reverse for Instructions

Complete each section and file in duplicate with Recorded of Deeds when (1) the full value/consideration is not set forth in the deed, (2) when the deed is without consideration, or by gift, or (3) a tax exemption is claimed. A Statement of Value is not required if the transfer is wholly exempt from tax based on: (1) family relationship or (2) public utility easement. If more space is needed, attach additional sheet(s).

CORRESPONDENT - All inquiries may be directed to the following person:

Name				Telephone Number	r:
Udren Law C	Offices, P.C.			Area Code (856)	482-6900
Street Address		City		State	Zip Code
111 Woodcr	est Road, Suite 200	Ch	erry Hill	NJ	08003
B TRAN	ISFER DATA		Date of Accepta	nce of Document	
Grantor(s)/Lessor(s Sheriff of Co	s) Iumbia County			(s) Wells Fargo Bank, N.A., rust 2002-A, Asset-Backed C	
Street Address P.O. Box 380)		Street Address 3 ADA		
City Bloomsburg	State PA	Zip Code 17815	City Irvine	Sta CA	• •
C PROF	PERTY LOCATION				
Street Address 508 Snowfla	ke Lane		City, Township, Bor Shickshinny	rough	
County Cloumbia		School District Shickshinny		Tax Parcel Number 07-05B-077	
	ATION DATA	Sincksining	····-	07-03 <u>B-077</u>	
Actual Cash Co		2. Other Consideration		3. Total Considerat	ion.
\$5,130.79		+ 0		= \$5,130.79	IOI I
4. Country Assesse	ed Value	5. Common Level Ration	Factor	ne	
\$21,054.00		x 3.26		= \$68,636.04	=
E EXEM	PTION DATA	<u> </u>			
1a. Amount of Exer	mption Claimed	1b. Percentage of Interest	Conveyed	(1.11)	
		· · · · · · · · · · · · · · · · · · ·	 _		
	priate Box Below for Exempt	tion Claimed			
☐ Will or int	terstate succession	(Name of Decedent)			Alb-A
Transfer to	industrial Development Agency	(Notice of Decedent)		(Estate File	Number)
	a trust. (Attach complete copy of	trust agreement identifying	all bosoficiaries		
r1	etween principal and agent. (Attac to the Commonwealth, the United St	·	-		demnation
(If conder	mnation or in lieu of condemnation,	attach copy of resolution.)	, , , , , , , , , , , , , , , , , , , ,	,	
Iransfer fr	om mortgagor to a holder of a mort	gage in default. Mortgage I	Book Number <u>2002</u>	. <u>00418</u> , Page Number	<u></u> .
Corrective	or confirmatory deed. (Attach co	mplete copy of the prior dec	ed being corrected o	r confirmed.)	
Statutory	corporate consolidation, merger or	division. (Attach copy of art	licl e s.)		
Other (Ple	ase explain exemption claimed, if	other than listed above.) $\overline{\mathbf{Tr}}$	ansfer from sh	eriff to mortgagee	as a result of an
	rtgage forcloseure	· —			
Hadas saaalii	of law 1 deal 45-4 1 5				
	of law, I declare that I have relief, it is true, correct, and co		ent, including acc	companying information,	and to the best of my
	respondent or Responsible Parl	-			Date
51	Morris-	•			3/2/06
			10.		1/1/1/10

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT N THE RECORDER'S REFUSAL TO RECORD THE DEED.

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300	× 1.5	ii eípt fo			Print your name and address on the reverse so that we can return the card to you.	Ramill . L. D. Address
13 4	delivery address different from Item YES, enter delivery address below	Express Mail Return Recei C.O.D.	E		Attach this card to the back of the mailpiece,	B. Received by (Printed Name) C. Date of Delivi
ame)	dress	Expres Return C.O.D.	(Extra Fee)		or on the front if space permits. Article Addressed to:	D. Is delivery address different from item 1? The Yes
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· 7 6	y add	Type led M tered	ed Del		Dept 280946 Harrisburg, PA 17128	
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ORIGINAL DÖCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

PA ESCROW ACCOUNT
111 WOODCREST ROAD CHERRY HILL, NJ 08003

54970

54970

Bank America's Most Convenient Bank 6 3-180/360

NUMBER

AMOUNT

Three Thousand Seven hundred Thirty Three dollars and Forty One cents

03/02/2006

\$3,733.41

PAY TO THE PRDER

Sheriff of Columbia County

#054970# #036001808# 36 THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OF PRESS, HERE - RED IMAGE DISAPPEARS, WITH HEAT 547745 <u>"</u>

For Settle with Sheriff 03080231 Timms

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders | Columbia County of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A P.O. Box 57038 Irvine, CA 92619-7038 Plaintiff

COURT OF COMMON PLEAS CIVIL DIVISION

ν.

David J. Timms Lisa Timms 508 Snowflake Lane Shickshinny, PA 18655 Defendant(s)

NO. 2003CV953MF

AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P.RULE 3129.1

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

- A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
- 2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
- If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
- 4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

This Affidavit is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities/.

Dated: December 5, 2005

Mark J. Udren, Esquire Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

BY:

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders | Columbia County of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A P.O. Box 57038 Irvine, CA 92619-7038 Plaintiff

COURT OF COMMON PLEAS CIVIL DIVISION

INO. 2003CV953MF

v.

David J. Timms Lisa Timms 508 Snowflake Lane Shickshinny, PA 18655 Defendant(s)

August 26, 2005 DATE:

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

OWNER(S): David J. Timms & Lisa Timms

PROPERTY: 508 Snowflake Lane, Shickshinny, PA 18655

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on October 12, 2005, at 9:30am, at the COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PA. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later that 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

ODCRESTOCHPODATE CO

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Total Number of Pieces Received at Post Office	-											TENANTS/ OCCUPANTS, 508 SNOWFLAKE LANE SHICKSHINNY, PA 18655	COM OF PA, DEPT OF REV, BUR OF COMPLIANCE DEPT 280946, HARRISBURG, PA 17128-0946	DOMESTIC RELATIONS SECTION PO BOX 380, BI COMSBURG, PA 17815	COLUMBIA CO TAX CLAIM BUREAU PO BOX 380, BLOOMSBURG, PA 17815	Name of Addressee, Stroot, and Post Offico Address	CHERRYHALL, NJ 08003
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PS Form **3877**, February 1994

Form Must be Completed by Typewriter, ink or Ball Point Pen

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Farqo Bank Minnesota, National Association, as Trustee for registered Holders Columbia County of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A P.O. Box 57038 Irvine, CA 92619-7038 Plaintiff

37. David J. Timms Lisa Timms 508 Snowflake Lane Shickshinny, PA 18655 Defendant(s) COURT OF COMMON PLEAS CIVIL DIVISION

NO. 2003CV953MF

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to the captioned matter.

UDREN LAW OFFICES, P.C.

Date: November 28, 2005

BY:Udren \ ESQUIRE Attorney for plaintiff

Kanada Maria da Kanada Maria

UDREN LAW OFFICES, P.C.

David J. Timms, et. al., Defendant(s)

as trustee, et. al.,



Service of Process on:

Service of Process by PS International, Ltd. 1-800-328-7171

Court Case No. 2003CV95MF

-- David J. Timms

APS International Plaza 7800 Glenroy Rd. Minneapolis, MN 55439-3122

APS File #: 074421-0001

AFFIDAVIT OF SERVICE -- Individual

Ms. Kathryn Blac	;k					
111 Woodcrest Ro	d, Suite 200					
Cherry Hill, NJ (08003-3620					
State of: PENN	f ss.					
County of: Colul	$\frac{961A}{}$					
Name of Server:	GEORGE ELNOCK, undersigned, being duly sworn, deposes and says					
	that at the time of service, s/he was over the age of twenty-one, was not a party to this action;					
Date/Time of Service:	that on the 12 th day of NOVEMBER, 20 05, at 9:15 o'clock A.M.					
Place of Service:	at 508 Snowflake Lane , in Shickshinny, PA 18655					
Documents Served:	the undersigned served the documents described as:					
	Notice of Sheriff's Sale of Real Property					
Service of Process on:	A true and correct copy of the aforesaid document(s) was served on: David J. Timms					
Person Served, and Method of Service:	X By personally delivering them into the hands of the person to be served.					
Method of Service.	By delivering them into the hands of, a person					
	of suitable age, who verified, or who upon questioning stated, that he/she resides with					
	David J. Timms					
	at the place of service, and whose relationship to the person is:					
Description of Person Receiving Documents:	The person receiving documents is described as follows: Sex M; Skin Color WHITE; Hair Color BROWN; Facial Hair YES					
	Approx. Age 35; Approx. Height 5'-9"; Approx. Weight 160					
	To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.					
Signature of Server:	Undersigned declares under penalty of perjury Subscribed and sworn to before me this					
	that the foregoing is true and correct. 12 day of 7/6720 05					
	Signature of Sofver Notary Public (Commission Expires)					
	APS International, Ltd.					

NOTARIAL SEAL RUTH TELNOCK, Notary Public Borough of Plymouth, Luzerne County My Commission Expires March 28, 2059

Wells Fargo Bank Minnesota, National Associa-Plaintiff(s)

David J. Timms, et. al., Defendant(s)

, as trustec, et. al.,



Service of Process by .PS International, Ltd.

1-800-328-7171 APS International Plaza 7800 Glenroy Rd. Minneapolis, MN 55439-3122

APS File#: 074421-0001

AFFIDAVIT OF SERVICE -- Individual

		Service of Process on:					
UDREN LAW O	FFICES, P.C.		Lisa Timms				
Ms. Kathryn Bia	ck :		Court Case No. 2003CV95MF				
111 Woodcrest R	d. Suite 200						
Cherry Hill, NJ	08003-3620						
	<u>.</u>						
State of: DENI	TA .) ss.						
County of: Colin	MBIA)						
Name of Server:	GEORGE ELNO	\mathbb{K} , undersigned,	, being duly sworn, deposes and says				
	that at the time of service, s/he was						
Date/Time of Service:	that on the day of NOVI	EMBER . 20	05, at 9:15 o'clock A.M.				
Place of Service:	at 508 Snowfiake Lane	, in	Shickshinny, PA 18655				
Documents Served:	the undersigned served the documen	ts described as:					
•	Notice of Sheriff's Sale of Real Prope	rty	AND CONTROL OF THE CO				
Service of Process on:	A true and correct copy of the afore Lisa Timms	said document(s) was	s served on:				
Person Served, and Method of Service:	By personally delivering them into the hands of the person to be served.						
Wiethou of Service.	By delivering them into the hands of DAVID J. I MMS, a person of suitable age, who verified, or who upon questioning stated, that he/she resides with Lisa Timms						
	at the place of service, and whos	e relationship to the p	person is: HUSBAND				
Description of Person Receiving Documents:	The person receiving documents is a Sex M; Skin Color WHITE Approx. Age 35; Approx.	; Hair Color BR	OWN; Facial Hair YES				
	☐ To the best of my knowledge an the time of service.	d belief, said person	was not engaged in the US Military at				
Signature of Server:	Undersigned declares under penalty that the foregoing is true and correct that the foregoing is true and the	1. Ju	cribed and sworn to before me this 2 day of 7767 20 05 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				
	APS International, Ltd.		. ,				
	•						

NOTARIAL SEAL
RUTH TELNOCK, Notary Public
Borough of Plymouth, Luzerne County
My Commission Expires March 28, 2009

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders | Columbia County of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A P.O. Box 57038 Irvine, CA 92619-7038 Plaintiff

COURT OF COMMON PLEAS CIVIL DIVISION

NO. 2003CV953MF

David J. Timms Lisa Timms 508 Snowflake Lane Shickshinny, PA 18655 Defendant(s)

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to the captioned matter.

UDREN LAW OFFICES, P.C.

Date: November 28, 2005

BY: Udren, ESQUIRE Mark J'. Attorney for Plaintiff

Wells Fargo Bank Minnesota, National Asso on, as trustee, et. al., Plaintiff(s)

vs.

David J. Timms, et. al., Defendant(s)



APS International, Ltd. 1-800-328-7171

APS International Plaza 7800 Glenroy Rd. Minneapolis, MN 55439-3122

APS File #: 074421-0001

AFFIDAVIT OF SERVICE -- Individual

Service of Process on:

UDREN LAW OFFICES, P.C.

Ms. Kathryn Black

111 Woodcrest Rd, Suite 200 Cherry Hill, NJ 08003-3620

-- David J. Timms Court Case No. 2003CV95MF

 						
State of: FENN	ss.					
County of: Colul	MB/H					
Name of Server:	GEORGE ELNOCK, undersigned, being duly sworn, deposes and says					
	that at the time of service, s/he was over the age of twenty-one, was not a party to this action:					
Date/Time of Service:	that on the 12, The day of NOVEMBER, 20 05, at 9:15 o'clock A.M.					
Place of Service:	at 508 Snowflake Lane , in Shickshinny, PA 18655					
Documents Served:	the undersigned served the documents described as:					
	Notice of Sheriff's Sale of Real Property					
Service of Process on:	A true and correct copy of the aforesaid document(s) was served on: David J. Timms					
Person Served, and Method of Service:	X By personally delivering them into the hands of the person to be served.					
	By delivering them into the hands of, a person					
	of suitable age, who verified, or who upon questioning stated, that he/she resides with					
	David J. Timms					
	at the place of service, and whose relationship to the person is:					
Description of Person Receiving Documents:	The person receiving documents is described as follows: Sex M; Skin Color WHITE; Hair Color BROWN; Facial Hair YES Approx. Age 35; Approx. Height 5'-9"; Approx. Weight 160					
	Y To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.					
Signature of Server:	Undersigned declares under penalty of perjury that the foregoing is true and correct. Subscribed and sworn to before me this day of 7/00., 20 05 Light Jelnock 3-28-2009 Notary Public (Commission Expires)					
	APS International, Ltd.					

NOTARIAL SEAL RUTH TELNOCK, Notary Public Borough of Plymouth, Luzerne County My Commission Expires March 28, 2009

Wells Fargo Bank Minnesota, National Asso ___.ion, as trustee, et. al., Plaintiff(s)

VS.

David J. Timms, et. al., Defendant(s)

UDREN LAW OFFICES, P.C.

APS INTERNATIONAL

Service of Process on:

Service of Process by APS International, Ltd.

1-800-328-7171

--Lisa Timms

APS International Plaza 7800 Glenroy Rd. Minneapolis, MN 55439-3122

APS File #: 074421-0001

AFFIDAVIT OF SERVICE -- Individual

Ms. Kathryn Bla					
111 Woodcrest F Cherry Hill, NJ					
ĺ					
State of: DENI	<u>v A.</u> ss.				
County of: Colid					
Name of Server:	GEORGE ELNOCK, undersigned, being duly sworn, deposes and says				
Date/Time of Service:	that at the time of service, s/he was over the age of twenty-one, was not a party to this action; that on the Amage of twenty-one, was not a party to this action; that on the Amage of twenty-one, was not a party to this action;				
Place of Service:	at 508 Snowflake Lane , in Shickshinny, PA 18655				
Documents Served:	the undersigned served the documents described as: Notice of Sheriff's Sale of Real Property				
Service of Process on:	A true and correct copy of the aforesaid document(s) was served on: Lisa Timms				
Person Served, and Method of Service:	By personally delivering them into the hands of the person to be served.				
rection of Service,	By delivering them into the hands of <u>DAVID J. IIMMS</u> , a person of suitable age, who verified, or who upon questioning stated, that he/she resides with Lisa Timms				
	at the place of service, and whose relationship to the person is:				
Description of Person Receiving Documents:	The person receiving documents is described as follows: Sex M; Skin Color White; Hair Color BROWN; Facial Hair YES Approx. Age 35; Approx. Height 5'-9'; Approx. Weight 160 X To the best of my knowledge and belief, said person was not engaged in the US Military at the time of service.				
Signature of Server:	Undersigned declares under penalty of perjury that the foregoing is true and correct. Subscribed and sworn to before me this day of 100, 2005 April 12 12 12 12 12 12 12 12 12 12 12 12 12				

NOTARIAL SEAL RUTH TELNOCK, Notary Public Borough of Plymonth, Luzerne County My Commission Expires March 28, 2009

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620 856 . 669 . 5400 FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE 215-568-9500 215-568-1141 FAX

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
DWIGHT MICHAELSON***
**ADMITTED NJ, PA, FL
**ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

October 11, 2005

Sent via telefax #1-570-389-5625 and Regular Mail

Columbia County Sheriff's Office Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

ATTN: Sheriff Chamberlain

Re: Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A

VS.

David J. Timms

Lisa Timms

Columbia County C.C.P. No. 2003CV953MF

Premises: 508 Snowflake Lane, Shickshinny, PA 18655

SS Date: October 12, 2005

Dear Sheriff Chamberlain:

Please POSTPONE the Sheriff's Sale scheduled for October 12, 2005 to December 14, 2005.

Sale is postponed for the following reason:

To allow time to complete service of the Notice of Sale.

Thank you for your attention to this matter.

Sincere Λ yours,

Mark J. Udren

UDREN LAW OFFICES, P.C.

/kab

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD *SUITE 200*

CHERRY HILL, NEW JERSEY 08003-3620 856 . 669 . 5400 ·FAX: 856 . 669 . 5399

PENNSYLVANIA OFFICE 215-568-1500 215-568-1141 FAX

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF*** GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
DWIGHT MICHAELSON***
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**ADMITTED N. PA. FL. ""ADMITTED NJ. PA TINA MARIE RICH OFFICE ADMINISTRATOR

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

October 11, 2005

Sent via telefax #1-570-389-5625 and Regular Mail

Columbia County Sheriff's Office Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815 ATTN: Sheriff Chamberlain

Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A

ΥS.

David J. Timms

Lisa Timms

Columbia County C.C.P. No. 2003CV953MF

Premises: 508 Snowflake Lane, Shickshinny, PA 19655

SS Date: October 12, 2005

Dear Sheriff Chamberlain:

Please POSTPONE the Sheriff's Sale scheduled for October 12, 2005 to December 14, 2005.

Sale is postponed for the following reason:

To allow time to complete service of the Notice of Sale.

Thank you for your attention to this matter.

Singerelly yours,

Mařk J. Udren

UDREN LAW OFFICES, P.C.

/kab

Paul R. Eyerly IV, President, being duly sworn according to law deposes and says that Press Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily, continuously in said Town, County and State since that day and on the attached notice

September 21, 28; October 5, 2005, as printed and published; that the affiant is one of the officers or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

Sworn and subscribed to before	me this $74h$ day of	Tetaber 2005
	Donna (Notary	Public) Notarial Sign
	My commission expires	Donna L. Kishbaugh, Notary Public Scott Twp., Columbia County My Commission Expires Oct. 11, 2005 Member, Pennsylvania Association of Notarie
And now,publication charges amounting to \$ fee for this affidavit have been paid in	for publishing t	certify that the advertising and
		•••••••••••

TIMOTHY T. CHAMBERLAIN



PHONE (570) 369-5422 24 HOUR PHONE (376) 764-6300

SHERIFF'S RETURN OF NO SERVICE

WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR REGISTERED HOLDERS OF OPTION ONE LOAN MORTGAGE TRUST 2002-A

90ED2005

VS.

DAVID J. TIMMS LISA TIMMS

THE AFOREMENTIONED WRIT IS BEING RETURNED NOT SERVED, AS OF THIS 9/9/2005 FOR THE FOLLOWING REASONS: UNABLE TO SERVE

SWORN AND SUBSCRIBED BEFORE ME

THIS Friday, September 09, 2005

NOTARY PUBLIC

NOTARIAL SEAL
WENDY WESTOVER, NOTARY PUBLIC
BLOOMSBURG, COLUMBIA CO., PA
MY COMMISSION EXPIRES NOVEMBER 07, 2005

SO ANSWERS:

TIMOTHY T. CHAMBERLAIN

SHERIFF

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA 17815

FAX: (570) 389-5625

24 HOUR PHONE (570) 784-6300

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, COMMONWEALTH OF PENNSYLVANIA.

WELLS FARGO BANK MINNESOTA

VS.

DAVID & LISA TIMMS

WRIT OF EXECUTION #90 OF 2005 ED

POSTING OF PROPERTY

September 8, 2005 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF DAVID & LISA TIMMS AT 508 SNOWFLAKE LANE SHICKSHINNY COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY SHERIFF PAUL D'ANGELO.

SO ANSWERS

DEPUTY SHERIFF

TIMOTHY T! CHAMBERLAIN

SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS DAY OF SEPTEMBER 2005

PHONE

(570) 389-5622

WENDY WESTOVER, NOTARY PUBLIC BLOOMSBURG, COLUMBIA CO., PA MY COMMISSION EXPIRES NOVEMBER 07, 2005

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: DATE RECEIVE	T. CHAMBERLA ED 7/13/2005	TIN	SERVICE# DOCKET#		SERVICES	
PLAINTIFF	AS	SSOCIATION	O BANK MIN N, AS TRUSTE	E FOR REG	ISTERED HO	
	Ol	F OPTION O	NE LOAN MO	RTGAGE TE	RUST 2002- <i>A</i>	A
DEFENDANT		AVID J. TIMI SA TIMMS	MS		590	mon 1
ATTORNEY FIR		_	EN & ASSOCI	ATES	, ,_,	
PERSON/CORI			PAPERS TO			MON
LISA TIMMS	KE LANE		WRIT OF EX	KECUTION -	MORTGAG	E つノっく
508 SNOWFLAR	KE LANE	 .	FORECLOS	URE		7 "
SHICKSHINNY						DOESNO
SERVED UPON		, <u> </u>				DOESNY
RELATIONSHIP	·		IDENTIF	ICATION _		
DATE	_ TIME	MILE	AGE	OTHER		
Race Sex	Height	Weight	Eyes Hair	Age	Military _	
TYPE OF SERV	C. CORP D. REGIS	EHOLD MEN ORATION M STERED AGE	MBER: 18+ Y IANAGING A	EARS OF AC GENT	GE AT POA	SO
F. OTHER (SPECIFY)						
ATTEMPTS DATE	TIME	OF	FICER	REMA	ARKS	
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1.29.05	1426	DANG	67. v	\begin{align*}		
08-12.05	1930	_ ba∼	6,000			
DEPUTY _)= J	Allx.	DATE	05.	12-05	·

EXPIRED- VMBLE to SERVE

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders | Columbia County of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A P.O. Box 57038 Irvine, CA 92619-7038 Plaintiff

David J. Timms Lisa Timms 508 Snowflake Lane Shickshinny, PA 18655 Defendant(s) COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2003CV953MF

2005-ED-90

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property:

> 508 Snowflake Lane Shickshinny, PA 18655 SEE LEGAL DESCRIPTION ATTACHED

Amount due		\$ <u>91,376.57</u>
Interest From <u>7/13/</u> to Date of Sale Per diem @\$19.41	<u>05</u>	
(Costs to be added)	\$	
	By Toni	B. Khin KM

Date 7-13-209

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders | Columbia County of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A P.O. Box 57038 Irvine, CA 92619-7038 Plaintiff

David J. Timms Lisa Timms 508 Snowflake Lane Shickshinny, PA 18655 Defendant(s) COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2003CV953MF 2005 ED 90

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

David J. Timms To: 508 Snowflake Lane Shickshinny, PA 18655

Your house (real estate) at 508 Snowflake Lane, Shickshinny, PA 18655 is scheduled to be sold at the Sheriff's Sale on Oct. 12 , 2005 at 9:30 am in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$91,376.57, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

- 1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- 3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.
- 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-669-5400.
- 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

LAWYER REFERRAL SERVICE

Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

ASSOCIATION DE LICENCIDADOS Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN SERVICE# 1 - OF - 11 SERVICES DATE RECEIVED 7/13/2005 DOCKET # 90ED2005 **PLAINTIFF** WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR REGISTERED HOLDERS OF OPTION ONE LOAN MORTGAGE TRUST 2002-A DEFENDANT DAVID J. TIMMS LISA TIMMS ATTORNEY FIRM MARK J. UDREN & ASSOCIATES PERSON/CORP TO SERVED PAPERS TO SERVED DAVID TIMMS WRIT OF EXECUTION - MORTGAGE 508 SNOWFLAKE LANE **FORECLOSURE** SHICKSHINNY SERVED UPON _____ RELATIONSHIP _____ IDENTIFICATION DATE _____ TIME ____ MILEAGE ____ OTHER ____ Race ___ Sex ___ Height ___ Weight __ Eyes __ Hair ___ Age ___ Military TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB ___ POE ___ CCSO ___ B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA C. CORPORATION MANAGING AGENT D. REGISTERED AGENT E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE F. OTHER (SPECIFY) ATTEMPTS DATE TIME OFFICER REMARKS DEPUTY _____ DATE

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Fargo Bank Minnesota, National Association, as CIVIL DIVISION
Trustee for registered Holders Columbia County National Association, as of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A P.O. Box 57038 Irvine, CA 92619-7038 Plaintiff

David J. Timms Lisa Timms 508 Snowflake Lane Shickshinny, PA 18655 Defendant(s) COURT OF COMMON PLEAS

MORTGAGE FORECLOSURE

NO. 2003CV953MF

2005-ED-90

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property:

> 508 Snowflake Lane Shickshinny, PA 18655 SEE LEGAL DESCRIPTION ATTACHED

Amount due	\$ <u>91,376.57</u>
Interest From <u>7/13/05</u> to Date of Sale Per diem @\$19.41	
(Costs to be added)	\$
By	Prothonotary Toni B. Kline G.W. Clerk

Date 7-13-305

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Farqo Bank Minnesota, National Association, as Trustee for registered Holders | Columbia County of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A P.O. Box 57038 Irvine, CA 92619-7038 Plaintiff

 ∇ .

David J. Timms Lisa Timms 508 Snowflake Lane Shickshinny, PA 18655 Defendant(s) COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2003CV953MF 2005.ED-90

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

David J. Timms To: 508 Snowflake Lane Shickshinny, PA 18655

Your house (real estate) at 508 Snowflake Lane, Shickshinny, PA 18655 is scheduled to be sold at the Sheriff's Sale on Oct. 12 , 2005 at 9:30 am in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$91,376.57, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

- 1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
- 2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- 3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.
- 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-669-5400.
- 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

LAWYER REFERRAL SERVICE

Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

ASSOCIATION DE LICENCIDADOS Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

JOAN M. ROTHERY BRIAR CREEK TOWNSHIP TAX COLLECTOR

FACSIMILE COVER SHEET

TO: Jim

FAX: 389-5625

DATE: <u>7-20-05</u>

PAGES (inc. cover):

TAX NOTICE 2005 SCHOOL REAL ESTAT : FOR BERWICK AREA SCHOOL DISTRICT GATE 08/01/2005 BELL# 001603 BRIAR CREEK TOWNSHIP DESCRIPTION ASSESSMENT | RATE LESS DIEC ANOTHE SACE INC PENALTY MAKE CHECKS PAYABLE TO: REAL ESTATE 44.750 923.33 942.17 1036.39 JOAN M. ROTHERY 122 TWIN CHURCH ROAD BERWICK, PA 18603 TUES. WED, THURS SPN TO PP The 2% discount and 10% penalty have been 923.33 1036.39 PAY computed for your convenience. Taxes are due WED IPM TO 47M now and payable. Prompt payment is requested THIS Sept 30 Nov 30 Dec 1-15 This tax notice must be returned with IF PAID ON F PAID ON F FAID PHONE 570-759-2118 your payment. For a receipt, enclose a SASE OR BEFORE OR BEFORE AFTER H NO REFUNDS UNDER \$5.00 TIMES DAVID F & LISA А PROPERTY DESCRIPTION ACCT. 24012 508 SNOWFLAKE LAND PARCEL 07 05507700000 SHICKSHIMNY PA 18655 SCHOOL PENALTY 109 508 SNOWFLAKE UN TAX RETURNED TO 20020~0417 17306.00 T COURTHOUSE DEC 15 1.69 ACRES O MARKE SEPERATE CHECKS FOR SCHOOL PAINTENT Original

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COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

DATE RECEIVED 7	22111144	SERVICE# 4 - OF - 11 SERVICES DOCKET # 90ED2005		
PLAINTIFF	ASSOC	IATION, AS TRUS	INNESOTA, NATI TEE FOR REGISTI MORTGAGE TRUS	ERED HOLDERS
DEFENDANT	DAVID LISA TI	J. TIMMS		
ATTORNEY FIRM			CIATES	
PERSON/CORP TO S	SERVED	PAPERS'	TO SERVED	
JOAN ROTHERY-TA	X COLLECTOR	WRIT OF	EXECUTION - MO	ORTGAGE
122 TWIN CHURCH I	RD	FORECLO		
BERWICK				
SERVED UPON	POSTED			
RELATIONSHIP		IDENT	IFICATION	
DATE 7.19.05 TI	ME <u>1335</u>	MILEAGE	OTHER	
Race Sex H	eight Weigl	nt Eyes Ha	air Age	Military
TYPE OF SERVICE:	B. HOUSEHOL C. CORPORAT D. REGISTERE E. NOT FOUN	D MEMBER: 18+ TON MANAGING ED AGENT D AT PLACE OF A	YEARS OF AGE A AGENT ATTEMPTED SERV	VICE
	F. OTHER (SPI	ECIFY)		
ATTEMPTS DATE	тіме	OFFICER	REMARK	S
DEPUTY #	Pau Da		TE 07.19.	
DEFOII	con _ h	Z DA	1E	U3

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: DATE RECEIVED 7/13/200	SERVICE# 5 - OF - 11 SERVICES DOCKET # 90ED2005
PLAINTIFF	WELLS FARGO BANK MINNESOTA, NATIONAL ASSOCIATION, AS TRUSTEE FOR REGISTERED HOLDERS OF OPTION ONE LOAN MORTGAGE TRUST 2002-A
DEFENDANT	DAVID J. TIMMS LISA TIMMS
ATTORNEY FIRM	MARK J. UDREN & ASSOCIATES
PERSON/CORP TO SERVE	D PAPERS TO SERVED
DOMESTIC RELATIONS	WRIT OF EXECUTION - MORTGAGE
15 PERRY AVE.	FORECLOSURE
BLOOMSBURG	
SERVED UPON LES 15	LSVAN
RELATIONSHIP	IDENTIFICATION
DATE 12-15-5 TIMES 3	S o MILEAGEOTHER
Race Sex Height	Weight Eyes Hair Age Military
B. HC C. CC D. RE E. NC	RSONAL SERVICE AT POA POB \(\sum_ \) POE CCSO DUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA DRPORATION MANAGING AGENT CGISTERED AGENT OT FOUND AT PLACE OF ATTEMPTED SERVICE THER (SPECIFY)
ATTEMPTS DATE TIME	OFFICER REMARKS
DEPUTY (csl	DATE <u>17-1.5-5</u>

COUNTY OF COLUMBIA REAL ESTATE TAX LIEN CERTIFICATE

DATE:14-JUL-05

FEE:\$5.00

CERT, NO:1004

TIMMS DAVID J & LISA 508 SNOWFLAKE LANE SHICKSHINNY PA 18655

DISTRICT: BRIARCREEK TWP

DEED 20020-0417 LOCATION: 508 SNOWFLAKE LN PARCEL: 07 -05B-077-00,000

YEAR	BILL ROLL	AMOUNT	PEND INTEREST	ING TO COSTS	TAL AMOUNT DUE
2002 2003 2004	PRIM PRIM PRIM	52.57 1,283.19 1,313.90	0.00 21.67 26.67	0.00 90.00 0.00	52.57 1,394.86 1,340.57
TOTAL	DUE :	·			\$2,788.00

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: October ,2005 THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF DECEMBER 31, 2004

REQUESTED BY: Timothy T. Chamberlain dm.

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: DATE RECEIVED	7/13/2005		SERVICE# 8 - OF - 11 SERVICES DOCKET # 90ED2005		
PLAINTIFF	ASSOC	TATION, AS TRUST	NNESOTA, NATIONA EE FOR REGISTERE ORTGAGE TRUST 20	D HOLDERS	
DEFENDANT	DAVID LISA T	J. TIMMS IMMS			
ATTORNEY FIRM	MARK	J. UDREN & ASSOC	CIATES		
PERSON/CORP TO	SERVED	PAPERS T			
COLUMBIA COUNTY TAX CLAIM		WRIT OF E	WRIT OF EXECUTION - MORTGAGE		
PO BOX 380 BLOOMSBURG		FORECLOS	SURE		
		<u></u>			
SERVED UPON 🔼	ZB Mill	, ΣΦ			
RELATIONSHIP		IDENTII	FICATION		
DATE <u>244-5</u> TI	ME <u>/5 3 5</u>	MILEAGE	OTHER		
Race Sex H	leight Weig	ht Eyes Hai	r Age Mili	tary	
TYPE OF SERVICE:	B. HOUSEHOC. CORPORAD. REGISTER	LD MEMBER: 18+ Y FION MANAGING A ED AGENT	YEARS OF AGE AT P	OA	
	F. OTHER (SP	ECIFY)			
ATTEMPTS DATE	TIME	OFFICER	REMARKS		
DEPUTY	- The	DAT	E' <u>7-14-5</u>		

REAL ESTATE OUTLINE

ED#<u>90-05</u>

	\ \(\text{U} \)		
DATE RECEIVED	,,,		
DOCKET AND INDEX 7-1-1-1	74		
SET FILE FOLDER UP 7- 11			
CHECK FOR PROPER	INFO.		
WRIT OF EXECUTION			
COPY OF DESCRIPTION			
WHEREABOUTS OF LKA	1/		
NON-MILITARY AFFIDAVIT			
NOTICES OF SHERIFF SALE			
WATCHMAN RELEASE FORM			
AFFIDAVIT OF LIENS LIST			
CHECK FOR \$1,350.00 OR 1500.			
IF ANY OF ABOVE IS MISSING DO NOT PROCEDE			
G. I. F. B. I. F. F.	A land of the second of the se		
SALE DATE	CKI. W. M. TIME CONS		
POSTING DATE	56. 3		
ADV. DATES FOR NEWSPAPER	1 ST WEEK		
	2 ND WEEK		
	3 RD WEEK		

SHERIFF'S SALE

WEDNESDAY OCTOBER 12, 2005 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 90 OF 2005 ED AND CIVIL WRIT NO. 953 OF 2003 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain piece or parcel of land situate in the Township of Briar Creek, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the northerly side of Snow Flake Lane, and in line of Lot No. 10; THENCE along the northerly side of Snow Flake Lane South 75 degrees West, 150 feet to a point in line of Lot No. 506; THENCE along line of Lot No. 6 North 15 degrees 30 minutes West, 200 feet to a point in line of Lots Nos. 611 and 613; THENCE along the southerly line of Lots Nos. 613 and 615 North 75 degrees East, 150 feet to a point in line of Lot No. 510 aforesaid; THENCE along line of Lot No. 510 South 15 degrees 30 seconds East, 200 feet to a point in the northerly line of Snow Flake Lane, the place of BEGINNING.

BEING KNOWN AS: 508 SNOWFLAKE LANE, SHICKSHINNY, PA 18655

PROPERTY ID NO.: 07-05B-077

TITLE TO SAID PREMISES IS VESTED IN DAVID J. TIMMS AND LISA TIMMS, HIS WIFE BY DEED FROM PAUL R. BUCHLA, SINGLE AND HELEN A. DERRICKS, SINGLE DATED 01/03/02 RECORDED 01/10/02 INSTR NO.: 200200417.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

IMPORT ANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney Mark J. Udren 111 Woodcrest Road Cherry Hill, NJ 08003

Sheriff of Columbia County Timothy T. Chamberlain www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY OCTOBER 12, 2005 AT 9:30 AM

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Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

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Plaintiff's Attorney Mark J. Udren III Woodcrest Road Cherry Hill, NJ 08003 Sheriff of Columbia County
Timothy T. Chamberlain
www.sheriffofcolumbiacounty.com

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Fargo Bank Minnesota,
National Association, as
Trustee for registered Holders
of Option One Mortgage Loan
Trust 2002-A, Asset-Backed
Certificates, Series 2002-A
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

David J. Timms Lisa Timms 508 Snowflake Lane Shickshinny, PA 18655 Defendant(s) COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2003CV953MF

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following described property:

508 Snowflake Lane Shickshinny, PA 18655 SEE LEGAL DESCRIPTION ATTACHED

Amount due	\$ <u>91,376</u> .	<u> 57</u>
Interest From <u>7/13/05</u> to Date of Sale Per diem @\$19.41		,
(Costs to be added)	\$	
	Prothonotary	

By Toni B. Kling KAS

Date 7-13-2005

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO.04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Wells Fargo Bank Minnesota,
National Association, as
Trustee for registered Holders
of Option One Mortgage Loan
Trust 2002-A, Asset-Backed
Certificates, Series 2002-A
P.O. Box 57038
Irvine, CA 92619-7038

Plaintiff

 \mathbf{v}

David J. Timms
Lisa Timms
508 Snowflake Lane
Shickshinny, PA 18655
Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2003CV953MF

2005-ED-90

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

Ι.	The judgment entered in the above matter is based on Action:	an
	A. In Assumpsit (Contract) B. In Trespass (Accident) X.C. In Mortgage Foreclosure D. On a Note accompanying a purchase money mortga and the property being exposed to sale is t mortgaged property.	
II.	The Defendant(s) own the property being exposed to sale as A. An individualX_B. Tenants by EntiretiesC. Joint Tenants with right of survivorshipD. A partnershipE. Tenants in CommonF. A corporation	5 :
III.	The Defendant(s) is (are): X_A. Resident in the Commonwealth of PennsylvaniaB. Not resident in the Commonwealth of PennsylvaniaC. If more than one Defendant and either A or B about is not applicable, state which Defendant resident of the Commonwealth of Pennsylvania. Resident:	ve

Mark J. Udren, ESQUIRE Address & I.D. # as above

,

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Wells Fargo Bank Minnesota,
National Association, as
Trustee for registered Holders
of Option One Mortgage Loan
Trust 2002-A, Asset-Backed
Certificates, Series 2002-A
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

v. -

David J. Timms
Lisa Timms
508 Snowflake Lane
Shickshinny, PA 18655
Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2003CV953MF

2005-ED-90

CERTIFICATE

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

() An FHA insured mortgage
() Non-owner occupied
() Vacant
(x) Act 91 procedures have been fulfilled.
() Over 24 months delinquent.

This certification is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C

Mark J. Udren, ESQUIRE ATTORNEY FOR PLAINTIFF UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Wells Fargo Bank Minnesota,
National Association, as
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Trust 2002-A, Asset-Backed
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P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

 ∇

David J. Timms
Lisa Timms
508 Snowflake Lane
Shickshinny, PA 18655
Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2003CV953MF

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()	Vacant
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UDREN LAW OFFICES, P.C

Mark J. Udren, ESQUIRE ATTORNEY FOR PLAINTIFF

ATTORNEY FOR PLAINTIFF

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Wells Fargo Bank Minnesota,
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P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

v.

David J. Timms
Lisa Timms
508 Snowflake Lane
Shickshinny, PA 18655
Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2003CV953MF 2005_ED-90

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 508 Snowflake Lane Shickshinny, PA 18655

1. Name and address of Owner(s) or reputed Owner(s):
Name Address

David J. Timms

508 Snowflake Lane Shickshinny, PA 18655

Lisa Timms

508 Snowflake Lane Shickshinny, PA 18655

2. Name and address of Defendant(s) in the judgment: Name Address

SAME AS #1 ABOVE

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:

Name

Address

none

4. Name and address of the last recorded holder of every mortgage of record:

Name

Address

Plaintiff herein.

See Caption above.

5. Name and address of every other person who has any record lien on the property:

Name

Address

none

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name

Address

Columbia County Tax Claim Bureau

P.O. Box 380, Bloomsburg, PA 17815

Claim Buleau

Domestic Relations Section P.O. Box 380, Bloomsburg, PA 17815

Commonwealth of PA,
Department of Revenue

Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name

Address

Tenants/Occupants

508 Snowflake Lane Shickshinny, PA 18655

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

DATED: July 12, 2005

Mark J. Udren, ESQ.

OFFICES,

Attorney for Plaintiff

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders Columbia County of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A P.O. Box 57038 Irvine, CA 92619-7038 Plaintiff

ν.

David J. Timms Lisa Timms 508 Snowflake Lane Shickshinny, PA 18655 Defendant(s) COURT OF COMMON PLEAS CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2003CV953MF

2005-ED-90

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 508 Snowflake Lane

Shickshinny, PA 18655

1. Name and address of Owner(s) or reputed Owner(s): Address Name

David J. Timms

508 Snowflake Lane Shickshinny, PA 18655

Lisa Timms

508 Snowflake Lane Shickshinny, PA 18655

2. Name and address of Defendant(s) in the judgment: Address Name

SAME AS #1 ABOVE

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold: Name Address

none

4. Name and address of the last recorded holder of every mortgage of record:

Name

Address

Plaintiff herein.

See Caption above.

5. Name and address of every other person who has any record lien on the property:

Name

Address

none

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

Name

Address

Columbia County Tax Claim Bureau

P.O. Box 380, Bloomsburg, PA 17815

Domestic Relations Section P.O. Box 380, Bloomsburg, PA 17815

Commonwealth of PA, Department of Revenue

Bureau of Compliance, Dept. 280946 Harrisburg, PA 17128-0946

7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name

Address

Tenants/Occupants

508 Snowflake Lane Shickshinny, PA 18655

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

DATED: July 12, 2005

UDREN LAW OFFICES,

Mark J. Udren, ESO. Attorney for Plaintiff

ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C. BY: Mark J. Udren, Esquire ATTY I.D. NO. 04302 WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 856-669-5400

Wells Fargo Bank Minnesota,
National Association, as
Trustee for registered Holders
of Option One Mortgage Loan
Trust 2002-A, Asset-Backed
Certificates, Series 2002-A
P.O. Box 57038
Irvine, CA 92619-7038
Plaintiff

v.

David J. Timms
Lisa Timms
508 Snowflake Lane
Shickshinny, PA 18655
Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2003CV953MF 2005-ED-90

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

To: David J. Timms
508 Snowflake Lane
Shickshinny, PA 18655

Your house (real estate) at 508 Snowflake Lane, Shickshinny, PA 18655 is scheduled to be sold at the Sheriff's Sale on ______, at _____ in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$91,376.57, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

To prevent this Sheriff's Sale, you must take immediate action:

- 1. The sale will be cancelled if you pay to the mortgagee the back payment, late charges, costs and reasonable attorney's fees. To find out how much you must pay, you may call: (856) 669-5400.
- You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
- 3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

- 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.
- 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
- 3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-669-5400.
- 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
- 5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
- 6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.
- 7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE LISTED BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

LAWYER REFERRAL SERVICE

Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

ASSOCIATION DE LICENCIDADOS

Susquehanna Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760

BEGINNING at a point on the northerly side of Snow Flake Lane, and in line of Lot No. 10;

THENCE along the northerly side of Snow Flake Lane South 75 degrees West, 150 feet toga point in line of Lot No. 506;

THENCE along line of Lot No. 6 North 15 degrees 30 minutes West, 200 feet to a point in line of Lots Nos. 611 and 613;

THENCE along the southerty line of Lots Nos. 613 and 615 North 75 degrees East, 150 feet to a point in line of Lot No. 510 aforesaid;

THENCE along line of Lot No. 510 South 15 degrees 30 seconds East, 200 feet to a point in the northerly line of Snow Flake Lane, the place of BEGINNING.

BEING KNOWN AS:

508 SNOWFLAKE LANE, SHICKSHINNY, PA 18655

PROPERTY ID NO.:

07-05B-077

BEGINNING at a point on the northerly side of Snow Flake Lane, and in line of Lot No. 10;

THENCE along the northerly side of Snow Flake Lane South 75 degrees West, 150 feet togs point in line of Lot No. 506;

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UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856 . 669-5400
FAX: 856 . 669-5399

PENNSYLVANIA OFFICE 215-568-9500 215-568-1141 FAX

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
HEIDI R. SPIVAK***
MARISA JOY MYERS***
LORRAINE DOYLE**
ALAN M. MINATO***
DWIGHT MICHAELSON***
*ADMITTED NI, PA, FL
**ADMITTED NI, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

July 12, 2005

Office of the Sheriff Columbia County Courthouse P.O. Box 380 Bloomsburg, PA 17815

Re: Wells Fargo Bank Minnesota, National Association, as Trustee for registered Holders of Option One Mortgage Loan Trust 2002-A, Asset-Backed Certificates, Series 2002-A vs.

David J. Timms Lisa Timms

Columbia County C.C.P. No. 2003CV953MF

Dear Sir:

Please serve the Defendant(s), David J. Timms and Lisa Timms at 508 Snowflake Lane, Shickshinny, PA 18655.

Please then, <u>POST</u> the property with the Handbill at 508 Snowflake Lane, Shickshinny, PA 18655.

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER 111 WOODCREST ROAD SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620 856 . 669-5400 FAX: 856 . 669-5399

PENNSYLVANIA OFFICE

215-568-9500

215-568-1141 FAX

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*ADMITTED N., PA., FL
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TINA MARIE RICH
OFFICE ADMINISTRATOR

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UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire Attorney for Plaintiff

ORIGINAL DOCUMENT PRINTED ON CHEWICAL REACTIVE PAPER WITH MICROPHINTED BORDER - SEE REVERSE SIDE FOR COMPLETE SECURITY FEATURES. B

UDREN LAW OFFICES, PC
PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

Commerce
Bank America's Most Convenient Bank*
1-800-YES-2000

38666

NUMBER

07/05/2005

DATE

PAY TO THE ORDER OF

Sheriff of Columbia County

One Thousand Five hundred dollars and Zero cents

AMOUNT

\$1,500.00

.. VOID AFTER 90 DAYS

Sheriff Sale Deposit 03080231 Timms 6 this document contains heat sensitive ink. Touch or press here - red image disappears with heat. 6 3f : 1909100360; 19399860* 589745 3m

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