

SHERIFF'S SALE COST SHEET

Wells Fargo Bank vs. William & Laurie Pionakis
 NO. 106-06 ED NO. 03/00 JD DATE/TIME OF SALE Sept. 30 1930

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>165.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>22.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>6.00</u>
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>5.50</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>386.50</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>753.00</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>988.00</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>41.50</u>
TOTAL ***** \$ <u>51.50</u>	

REAL ESTATE TAXES:			
BORO, TWP & COUNTY 20		\$ <u>325.83</u>	
SCHOOL DIST. 20		\$ <u>736.92</u>	
DELINQUENT 20		\$ <u>1.20</u>	
TOTAL *****		\$ <u>1064.75</u>	

MUNICIPAL FEES DUE:			
SEWER 20		\$ <u>207.44</u>	
WATER 20		\$	
TOTAL *****		\$ <u>207.44</u>	

SURCHARGE FEE (DSTE)		\$ <u>120.00</u>	
MISC.		\$	
TOTAL *****		\$ <u>- 0 -</u>	

TOTAL COSTS (OPENING BID) \$ 2381.19

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Wells Fargo Bank VS Wright + Laurie Powers

NO. 106-06 ED NO. 681-06 JD

DATE/TIME OF SALE: Sept. 20 2000

BID PRICE (INCLUDES COST) \$ 2827.19

POUNDAGE - 2% OF BID \$ 56.42

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 2877.61

PURCHASER(S): John S. Beck

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ 2877.61

LESS DEPOSIT: \$ 1500.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 1377.61

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

Commerce Bank
America's Most Convenient Bank®
1-800-YES-4000
3-180/360

71648 71648
NUMBER

One Thousand Three hundred Twenty One dollars and Nineteen cents

PAY TO THE ORDER OF
Sheriff of Columbia County

DATE 09/28/2006
AMOUNT \$1,321.19

VOID AFTER 90 DAYS
[Signature]

For Settle with Sheriff 06050271 Francis

⑈071548⑈ ⑈035001808⑈ 35 589745 3⑈

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK - TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

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

Commerce Bank
America's Most Convenient Bank®
1-800-YES-4000
3-180/360

71837 71837
NUMBER

Fifty Six dollars and Forty Two cents

PAY TO THE ORDER OF
Sheriff of Columbia County

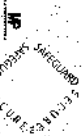
DATE 10/02/2006
AMOUNT \$56.42

VOID AFTER 90 DAYS
[Signature]

For Addl Sheriff Cost 06050271 Francis

⑈071537⑈ ⑈035001808⑈ 35 589745 3⑈

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK - TOUCH OR PRESS HERE - RED IMAGE DISAPPEARS WITH HEAT



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

September 28, 2006

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

RE: Wells Fargo Bank, National Association, as Trustee for Morgan Stanley Capital 1, Inc. Trust 2004 OP1 Mortgage Pass-Through Certificates, Series 2004-OP1

vs.

William J. Francis

Laura M. Francis

Property: 649-651 Old Berwick Road

Bloomsburg, PA 17815

Columbia County C.C.P. No.: 2006-CV-681-MF

Sheriff's Sale Date: September 20, 2006

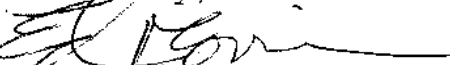
Dear Sir or Madam:

As attorney on the Writ, we are requesting the DEED be recorded in the name of Wells Fargo Bank, National Association, as Trustee for Morgan Stanley Capital I Inc. Trust 2004-OP1 Mortgage Pass-Through Certificates, Series 2004-OP1, 3 ADA Irvine CA. 92618.

Enclosed please find our check in the amount of \$1,321.19 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. ^{+56.42}

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

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

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VS.

William J. Francis

Laura M. Francis

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Bloomsburg, PA 17815

Columbia County C.C.P. No.: 2006-CV-681-MF

Sheriff's Sale Date: September 20, 2006

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Sincerely,



Ed Morrison
Legal Assistant

Enclosure



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

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

State Tax Paid

Book Number

Page Number

Date Recorded

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).

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

Name Udren Law Offices, P.C.		Telephone Number: Area Code (856) 482-6900	
Street Address 111 Woodcrest Road, Suite 200	City Cherry Hill	State NJ	Zip Code 08003

B TRANSFER DATA

Grantor(s)/Lessor(s) Sheriff of Columbia County			Date of Acceptance of Document		
Street Address P.O. Box 380			Grantee(s)/Lessee(s) Wells Fargo Bank, National Association, as Trustee for Morgan Stanley Capital I Inc. Trust 2004-OP1 Mortgage Pass-Through Certificates, Series 2004-OP1		
City Bloomsburg	State PA	Zip Code 17815	Street Address 3 ADA		
			City Irvine	State CA	Zip Code 92618

C PROPERTY LOCATION

Street Address 649-651 Old Berwick Road		City, Township, Borough Bloomsburg	
County Columbia	School District Bloomsburg	Tax Parcel Number 05E-12-108	

D VALUATION DATA

1. Actual Cash Consideration \$2,821.19	2. Other Consideration + 0	3. Total Consideration = \$2,821.19
4. Country Assessed Value \$20,995.00	5. Common Level Ration Factor x 3.47	6. Fair Market Value = \$72,852.65

E EXEMPTION DATA

1a. Amount of Exemption Claimed 100%	1b. Percentage of Interest Conveyed 100%
--	--

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or interstate succession _____ (Name of Decedent) _____ (Estate File Number)
- ☐ Transfer to Industrial Development Agency
- ☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer between principal and agent. (Attach complete copy of agency/straw party agreement.)
- ☐ Transfers to the Commonwealth, the United States and instrumentalities by gift, dedication, condemnation, or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number **Inst#200408902**, Page Number _____
- ☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☒ Other (Please explain exemption claimed, if other than listed above.) **Transfer from sheriff to mortgagee as a result of an action in mortgage foreclosure**

Under penalties of law, I declare that I have examined this Statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct, and complete.

Signature of Correspondent or Responsible Party

Date

[Signature]

9/28/00

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

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Brandon R. Eyerly, Publisher 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 August 30 and September 6, 13, 2006 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.

SHERIFF'S SALE
WEDNESDAY SEPTEMBER 20, 2006 AT 10:30 AM
BY VIRTUE OF A WRIT OF EXECUTION NO. 106 OF 2006 ED AND CIVIL WRIT NO. 681 OF 2006 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, parcel and lot of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows:
BEGINNING at a point on Seventh Street in a boundary line between Lots Nos. 18 and 19 in the plot of lots hereinafter mentioned, 121.5 feet from the southwest corner of Seventh and Locust Streets and running THENCE South 23 degrees 54 minutes East along the said boundary line, 170.4 feet to an iron pin corner in said line; THENCE on a line due South 36.5 feet to an iron pin on the north line of the Berwick Road as now laid out; THENCE along the line of said Berwick Road, South 89 degrees 40 minutes East, 58.6 feet to an iron pin corner

ING?

NAR

re me this 18th day of September 2006

(Notary Public)
Commonwealth of Pennsylvania

My commission expires Notarial Seal

Dennis L. Ashenfelder, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 2007

Member, Pennsylvania Association Of Notaries

....., 20....., I hereby certify that the advertising and
.....for publishing the foregoing notice, and the
in full.

PRE-OWNED CARS

2003 BUICK CENTURY SEDAN	ONLY \$24,899
1999 OLDSMOBILE ALERO GTS	ONLY \$21,799
2001 CHEVROLET IMPALA LS SEDAN	ONLY \$17,399
1999 OLDSMOBILE ALERO GTS	ONLY \$17,199
1998 CHEVROLET CAVALIER	ONLY \$18,999
1997 NISSAN SENTRA	ONLY \$18,999
1996 NISSAN SX COUPE	ONLY \$17,499
1995 MERCURY COUGAR COUPE	ONLY \$18,999
1995 MERCURY COUGAR COUPE	ONLY \$18,999
2002 KIA SPORTAGE G4	ONLY \$18,999
2000 CHEVROLET C-150X LONG BOX	ONLY \$17,499
1997 MERCURY MOUNTAINEER 4X4	ONLY \$15,899
1995 CHEVROLET ASTRO VAND	ONLY \$14,999

PRE-OWNED TRUCKS - SUV

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

MARK J. UDREN*
STUART WINNEG**
GAYL SPIVAK ORLOFF***
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TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

September 14, 2006

Prothonotary of Columbia County
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Re: Wells Fargo Bank, National Association, as Trustee for
Morgan Stanley Capital 1, Inc. Trust 2004 OP1 Mortgage Pass-
Through Certificates, Series 2004-OP1
vs.
William J. Francis
Laura M. Francis
Columbia County C.C.P. No. 2006-CV-681-MF

Gentlemen:

In connection with the above captioned matter, enclosed for
filing please find Affidavit of Service Pursuant to Rule 3129.

I have enclosed an extra copy to be time stamped and returned in
the enclosed self-addressed stamped envelope.

Your assistance in this matter is greatly appreciated.

Sincerely yours,

Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.

/kab

Enclosures

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

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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association, as Trustee for
Morgan Stanley Capital 1, Inc.
Trust 2004 OP1 Mortgage Pass-
Through Certificates, Series
2004-OP1
1270 Northland Drive, Suite
200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.

William J. Francis
Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815
Defendant(s)

NO. 2006-CV-681-MF

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:

1. 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".

3. 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: September 14, 2006

UDREN LAW OFFICES, P.C.

BY:

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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association, as Trustee for Morgan
Stanley Capital 1, Inc. Trust 2004
OP1 Mortgage Pass-Through
Certificates, Series 2004-OP1
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Plaintiff
v.

William J. Francis
Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-681-MF

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, National Association, as Trustee for Morgan Stanley Capital 1, Inc. Trust 2004 OP1 Mortgage Pass-Through Certificates, Series 2004-OP1, 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: 649-651 Old Berwick Road, Bloomsburg, PA 17815

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

William J. Francis 649-651 Old Berwick Road
Bloomsburg, PA 17815

Laura M. Francis 649-651 Old Berwick Road
Bloomsburg, PA 17815

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.

Wells Fargo Bank NA

1270 Northland Drive, Ste 200
Mendota Heights, MN 55120

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, PO Box 281230
Harrisburg, PA 17128-1230

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

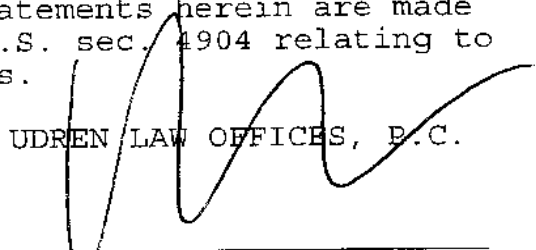
Tenants/Occupants

649-651 Old Berwick Road
Bloomsburg, PA 17815

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.

UDREN LAW OFFICES, P.C.

DATED: September 14, 2006


Mark J. Udren, ESQ.
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
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ATTORNEY FOR PLAINTIFF

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1270 Northland Drive, Suite
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Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2006-CV-681-MF

v.

William J. Francis
Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815
Defendant(s)

DATE: August 15, 2006

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

OWNER(S): William J. Francis & Laura M. Francis

PROPERTY: 649-651 Old Berwick Road, Bloomsburg, PA 17815

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on September 20, 2006, at 10:30am, 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 than 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.

EXHIBIT A

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

☐ Registered
☐ Insured
☐ COD
☐ Certified

☐ Return Receipt for Merchandise
☐ Initl Recorded Del.
☐ Express Mail

Check appropriate block for Registered Mail:
☐ With Postal Insurance
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

EXHIBIT A

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regs.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.I. Fee	Del. Fee	Remarks
1	FRANCIS	COLUMBIA CO TAX CLAIM BUREAU PO BOX 380, BLOOMSBURG, PA 17815											
2		DOMESTIC RELATIONS SECTION PO BOX 380, BLOOMSBURG, PA 17815											
3		COM OF PA, DEPT OF REV, BUR OF COMPLIANCE PO BOX 281230, HARRISBURG, PA 17128-1230											
4	06050271	TENANTS/OCCUPANTS 649-651 OLD BERWICK ROAD BLOOMSBURG, PA 17815											
5													
6													
7													
8	COLUMBIA												
9													
10													
11	K. BLACK												
12													
13													
14													
15													
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual (RSC0, 5913, and 5921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.								

Name and Address Of Sender

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08003

☐ Registered
☐ Insured
☐ COD
☐ Certified
☐ Return Receipt for Merchandise
☐ Int'l Recorded Del.
☐ Express Mail

Check appropriate block for Registered Mail:
☐ With Postal Insurance
☐ Without postal insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Postmark and Date of Receipt

BITA

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Reg'd.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Intl. Del. Fee
1	FRANCIS	WELLS FARGO BANK NA 1270 NORTHLAND DRIVE STE 200 MENDOTA HEIGHTS, MN 55120										
2												
3	06050271											
4												
5	COLUMBIA 9-20-06											
6												
7	ANGELINA											
8												
9												
10												
11												
12												
13												
14												
15												
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual 7800, 7913, and 7921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.							

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5622

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

WELLS FARGO BANK, NATIONAL
ASSOCIATION, AS TRUSTEE FOR MORGAN
STANLEY CAPITAL 1, INC. TRUST 2004 OP1
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-OP1

Docket # 106ED2006

VS

MORTGAGE FORECLOSURE

WILLIAM J. FRANCIS
LAURA M. FRANCIS

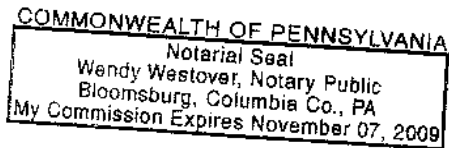
AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, JULY 14, 2006, AT 4:40 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON LAURA FRANCIS AT 649-651 OLD BERWICK ROAD,
BLOOMSBURG BY HANDING TO LAURA FRANCIS, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, JULY 17, 2006


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF


X
J. ARTER
DEPUTY SHERIFF

EXHIBIT 

■ Print your name and address on the reverse so that we can return the card to you.
■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE
BUREAU OF COMPLIANCE
CLEARANCE SUPPORT SECTION
DEPARTMENT 281230
HARRISBURG, PA 17128-1230

Manuel J. Venturo
B. Received by (Printed Name)
C. Date of Delivery
D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

2. Article Number
(Transfer from service label)

PS Form 3811, February 2004

2005 1160 0000 0372 8316

Domestic Return Receipt

102595-02-M-11

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
U.S. SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
ROBERT N.C. NIX FEDERAL BUILDING
900 MARKET STREET-5TH FLOOR
PHILADELPHIA, PA 19107

2. Article Number
(Transfer from service label)
7005 1160 0000 0372 8323

3. Service Type
☒ Certified Mail ☐ Registered Mail ☐ Return Receipt for Merchandise ☐ Express Mail ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

A. Signature *[Signature]*
B. Received by (Printed Name)
C. Date of Delivery 7/11/06

COMPLETE THIS SECTION ON DELIVERY

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
OFFICE OF F.A.I.R.
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

2. Article Number
(Transfer from service label)
7005 1160 0000 0372 8330

3. Service Type
☒ Certified Mail ☐ Registered Mail ☐ Return Receipt for Merchandise ☐ Express Mail ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

A. Signature *[Signature]*
B. Received by (Printed Name)
C. Date of Delivery JUL 17 2006

COMPLETE THIS SECTION ON DELIVERY

SENDER: COMPLETE THIS SECTION

1. Article Addressed to:
INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

2. Article Number
(Transfer from service label)
7005 1160 0000 0372 8347

3. Service Type
☒ Certified Mail ☐ Registered Mail ☐ Return Receipt for Merchandise ☐ Express Mail ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

D. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

A. Signature *[Signature]*
B. Received by (Printed Name)
C. Date of Delivery JUL 18 2006

COMPLETE THIS SECTION ON DELIVERY

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-4300

WELLS FARGO BANK, NATIONAL
ASSOCIATION, AS TRUSTEE FOR MORGAN
STANLEY CAPITAL 1, INC. TRUST 2004 OP1
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-OP1

Docket # 106ED2006

VS

MORTGAGE FORECLOSURE

WILLIAM J. FRANCIS
LAURA M. FRANCIS

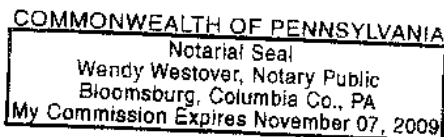
AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, JULY 14, 2006, AT 4:40 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON WILLIAM FRANCIS AT 649-651 OLD BERWICK ROAD,
BLOOMSBURG BY HANDING TO LAURA FRANCIS, WIFE, A TRUE AND ATTESTED COPY OF
THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, JULY 17, 2006


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X

J. ARTER
DEPUTY SHERIFF

EXHIBIT 

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

WELLS FARGO BANK

VS.

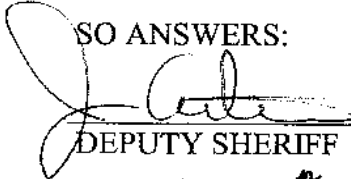
WILLIAM & LAURA FRANCIS

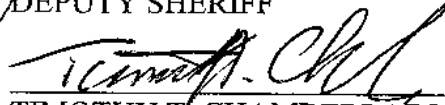
WRIT OF EXECUTION #106 OF 2006 ED

POSTING OF PROPERTY

August 15, 2006 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF WILLIAM & LAURA FRANCIS AT 649-651 OLD BERWICK RD BLOOMSBURG
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY
CHIEF DEPUTY SHERIFF JAMES ARTER.

SO ANSWERS:


DEPUTY SHERIFF


TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 21ST TH DAY OF AUGUST 2006



COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wendy Westover, Notary Public
Bloomsburg, Columbia Co., PA
My Commission Expires November 07, 2009

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

WELLS FARGO BANK, NATIONAL
ASSOCIATION, AS TRUSTEE FOR MORGAN
STANLEY CAPITAL 1, INC. TRUST 2004 OP1
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-OP1

Docket # 106ED2006

VS

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WILLIAM J. FRANCIS
LAURA M. FRANCIS

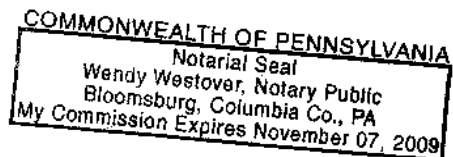
AFFIDAVIT OF SERVICE


NOW, THIS FRIDAY, JULY 14, 2006, AT 4:40 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON LAURA FRANCIS AT 649-651 OLD BERWICK ROAD,
BLOOMSBURG BY HANDING TO LAURA FRANCIS, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

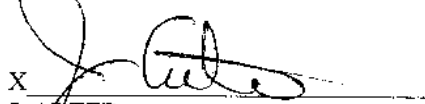
SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, JULY 17, 2006


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF


X
J. ARTER
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-8300

WELLS FARGO BANK, NATIONAL
ASSOCIATION, AS TRUSTEE FOR MORGAN
STANLEY CAPITAL 1, INC. TRUST 2004 OP1
MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-OP1

VS

Docket # 106ED2006

MORTGAGE FORECLOSURE

WILLIAM J. FRANCIS
LAURA M. FRANCIS

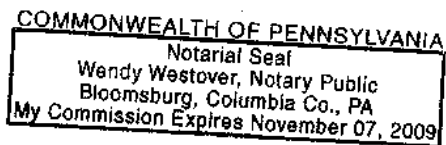
AFFIDAVIT OF SERVICE

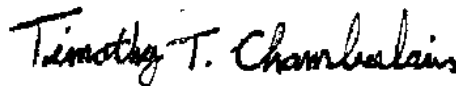
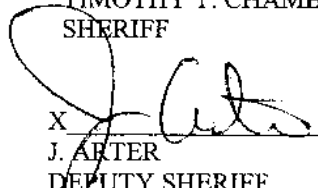
NOW, THIS FRIDAY, JULY 14, 2006, AT 4:40 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON WILLIAM FRANCIS AT 649-651 OLD BERWICK ROAD,
BLOOMSBURG BY HANDING TO LAURA FRANCIS, WIFE, A TRUE AND ATTESTED COPY OF
THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, JULY 17, 2006


NOTARY PUBLIC




X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X
J. ARTER
DEPUTY SHERIFF

MAKE CHECKS PAYABLE TO:

Mary F Ward
TOWN HALL
301 E Second St
BLOOMSBURG PA 17815

HOURS: THURSDAY AND FRIDAY: 9:00AM TO 4:30 PM
DURING DISCOUNT

FRIDAY: 9:00 TO 4:30 AFTER DISCOUNT

PHONE: 570-784-1581

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL	20,995	5.646	116.17	118.54	130.39
SINKING		1.345	27.68	28.24	31.06
FIRE/LIBRARY		.596	12.26	12.51	13.76
DEBT SERVICE		.895	18.41	18.79	20.67
STREET LIGHT		.968	19.91	20.32	22.35
TOWN RE		4.659	95.86	97.82	107.60
The discount & penalty have been calculated for your convenience			290.29	296.22	325.83
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

FRANCIS WILLIAM J & LAURA M
649 OLD BERWICK ROAD
BLOOMSBURG PA 17815

CNTY TWP
Discount 2 % 2 %
Penalty 10 % 10 %
PARCEL: 05E-12 -108-00,000
649 OLD BERWICK RD
.1638 Acres Land 4,282
Buildings 16,713
Total Assessment 20,995

This tax returned to
courthouse on:
January 1, 2007

If you desire a receipt, send a self-addressed stamped envelope with your payment

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

TAX NOTICE 2006 SCHOOL REAL ESTATE

TOWN OF BLOOMSBURG

MAKE CHECKS PAYABLE TO:

MARY F. WARD
301 East Second Street
Bloomsburg, PA 17815

FOR BLOOMSBURG SCHOOL DISTRICT

DATE 07/01/2006

BILL# 000991

DESCRIPTION	ASSESSMENT	RATE	LESS DISC	AMOUNT FACE	INC PENALTY
REAL ESTATE	20995	35.100	722.18	736.92	810.61
The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE.			PAY THIS AMOUNT	722.18	810.61
			AUG 31 IF PAID ON OR BEFORE	OCT 31 IF PAID ON OR BEFORE	OCT 31 IF PAID AFTER

SCHOOL PENALTY AT 10%

FRANCIS WILLIAM J & LAURA M
649 OLD BERWICK ROAD
BLOOMSBURG PA 17815

PROPERTY DESCRIPTION	ACCT.
PARCEL 05E12 10800000	12986
649 OLD BERWICK RD	4282.00
20040-8901	16713.00
0.16 ACRES	

THIS TAX RETURNED
TO COURT HOUSE
JANUARY 1, 2007

Copy 1

NAME AND ADDRESS CORRECTION REQUESTED

9/20

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
FAX: (570) 389-5623

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Thursday, July 13, 2006

**MARY WARD-TAX COLLECTOR
2ND ST.
BLOOMSBURG, PA 17815-**

**WELLS FARGO BANK, NATIONAL ASSOCIATION, AS TRUSTEE FOR
MORGAN STANLEY CAPITAL 1, INC. TRUST 2004 OP1 MORTGAGE PASS-
THROUGH CERTIFICATES, SERIES 2004-OP1
VS
WILLIAM J. FRANCIS
LAURA M. FRANCIS**

DOCKET # 106ED2006

JD # 681JD2006

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office **IMMEDIATELY**.

Please feel free to contact me with any questions that you may have.

Respectfully,

Timothy T. Chamberlain

Timothy T. Chamberlain
Sheriff of Columbia County

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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association, as Trustee for Morgan
Stanley Capital 1, Inc. Trust 2004
OP1 Mortgage Pass-Through
Certificates, Series 2004-OP1
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Plaintiff
v.

William J. Francis
Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-681-MF

2006-ED-106

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

To: Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815

Your house (real estate) at 649-651 Old Berwick Road, Bloomsburg, PA 17815 is scheduled to be sold at the Sheriff's Sale on Sept. 20, 2006 at 10:30 am in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$67,493.55, 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 LICENCIADOS
Susquehanna Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

**MUNICIPAL AUTHORITY
of the
TOWN OF BLOOMSBURG**

Chairman
Thomas Evans
Vice Chairman
George Turner
Treasurer
Michael Upton
Secretary-Asst. Treasurer
Carol L. Mas
Solicitor
Gary E. Norton, Esq.

Board of Directors

Michael Upton
Thomas Evans
George Turner

**TOWN HALL
301 EAST SECOND STREET
BLOOMSBURG PA 17815
570-784-5422
570-784-1518 (FAX)**

July 14, 2006

Tim Chamberlain
Sheriff of Columbia County
Columbia County Court House
P. O. Box 380
Bloomsburg PA 17815

RE: William J. Francis
Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, Pa. 17815

DOCKET # 106ED2006

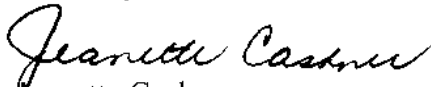
JD # 681JD2006

Dear Sheriff Chamberlain:

In response to your notification regarding the pending Sheriff's Sale on the referenced property, the Bloomsburg Municipal Authority would like to inform you of a claim it holds against this property for unpaid sewer charges totaling \$ 207.44.

Thank you for informing the Municipal Authority office of this matter. If you require any further information, please contact me at 784-5422, ext. 112.

Sincerely,


Jeanette Cashner
Office Manager

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/10/2006

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 106ED2006

PLAINTIFF

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS
TRUSTEE FOR MORGAN STANLEY CAPITAL 1, INC.
TRUST 2004 OPI MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-OP1

DEFENDANT

WILLIAM J. FRANCIS
LAURA M. FRANCIS
ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED
WILLIAM FRANCIS
649-651 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON LAURA

RELATIONSHIP WIFE IDENTIFICATION _____

DATE 7-14-6 TIME 1640 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

7-14-6 1045 ARTER CARD

DEPUTY

DATE 7-14-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/10/2006

SERVICE# 2 - OF - 12 SERVICES
DOCKET # 106ED2006

PLAINTIFF

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS
TRUSTEE FOR MORGAN STANLEY CAPITAL 1, INC.
TRUST 2004 OP1 MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-OP1

DEFENDANT

WILLIAM J. FRANCIS

LAURA M. FRANCIS

ATTORNEY FIRM

UDREN LAW OFFICE

PERSON/CORP TO SERVED

LAURA FRANCIS

649-651 OLD BERWICK ROAD

BLOOMSBURG

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON LAURA

RELATIONSHIP DEF IDENTIFICATION _____

DATE 7-14-6 TIME 1640 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

7-14-6 1045 ARTER CARD

DEPUTY

DATE 7-14-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/10/2006

SERVICE# 3 - OF - 12 SERVICES
DOCKET # 106ED2006

PLAINTIFF

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS
TRUSTEE FOR MORGAN STANLEY CAPITAL 1, INC.
TRUST 2004 OP1 MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-OP1

DEFENDANT

WILLIAM J. FRANCIS
LAURA M. FRANCIS

ATTORNEY FIRM

UDREN LAW OFFICE

PERSON/CORP TO SERVED
TENANT(S)
649-651 OLD BERWICK ROAD
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON AMANDA Bacon

RELATIONSHIP TENANT IDENTIFICATION _____

DATE 2-14-06 TIME 1640 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

2-14-06 1045 ARIZ CARD

DEPUTY

J. Carter

DATE 2-14-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 7/10/2006

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 106ED2006

PLAINTIFF

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS
TRUSTEE FOR MORGAN STANLEY CAPITAL 1, INC.
TRUST 2004 OPI MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-OPI

DEFENDANT

WILLIAM J. FRANCIS
LAURA M. FRANCIS

ATTORNEY FIRM

UDREN LAW OFFICE

PERSON/CORP TO SERVED
MARY WARD-TAX COLLECTOR
2ND ST.
BLOOMSBURG

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON MARY

RELATIONSHIP Tax Collector IDENTIFICATION _____

DATE 7-14-6 TIME 1115 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

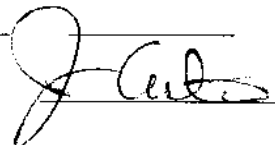
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 7-14-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
 DATE RECEIVED 7/10/2006

SERVICE# 5 - OF - 12 SERVICES
 DOCKET # 106ED2006

PLAINTIFF WELLS FARGO BANK, NATIONAL ASSOCIATION, AS
 TRUSTEE FOR MORGAN STANLEY CAPITAL 1, INC.
 TRUST 2004 OP1 MORTGAGE PASS-THROUGH
 CERTIFICATES, SERIES 2004-OP1

DEFENDANT WILLIAM J. FRANCIS
 LAURA M. FRANCIS
 ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED
BLOOMSBURG SEWER
2ND ST.
BLOOMSBURG

PAPERS TO SERVED
 MORTGAGE FORECLOSURE

SERVED UPON JENNETT CASHNER
 OFFICE MANAGER
 RELATIONSHIP RECEIVED OFFICE MANAGER IDENTIFICATION

DATE 7-14-06 TIME 11 20 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

7-14-06

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 7/10/2006

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 106ED2006

PLAINTIFF

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS
TRUSTEE FOR MORGAN STANLEY CAPITAL 1, INC.
TRUST 2004 OP1 MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-OP1

DEFENDANT

WILLIAM J. FRANCIS
LAURA M. FRANCIS

ATTORNEY FIRM

UDREN LAW OFFICE

PERSON/CORP TO SERVED
DOMESTIC RELATIONS
15 PERRY AVE.
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Leslie Levan

RELATIONSHIP Cust Service IDENTIFICATION _____

DATE 7-14-6 TIME 1135 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

J. Cuth

DATE 7-14-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 7/10/2006

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 106ED2006

PLAINTIFF

WELLS FARGO BANK, NATIONAL ASSOCIATION, AS
TRUSTEE FOR MORGAN STANLEY CAPITAL 1, INC.
TRUST 2004 OP1 MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2004-OP1

DEFENDANT

WILLIAM J. FRANCIS
LAURA M. FRANCIS

ATTORNEY FIRM

UDREN LAW OFFICE

PERSON/CORP TO SERVED
COLUMBIA COUNTY TAX CLAIM
PO BOX 380
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

RELATIONSHIP clerk IDENTIFICATION _____

DATE 7-14-6 TIME 0900 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

J. A. [Signature] DATE 7-14-6

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE: 14-JUL-06

FEE: \$5.00

CERT. NO: 2241

FRANCIS WILLIAM J & LAURA M
649 OLD BERWICK ROAD
BLOOMSBURG PA 17815

DISTRICT: TOWN OF BLOOMSBURG
DEED
LOCATION: 649 OLD BERWICK ROAD LOT 19
PARCEL: 05E-12 -108-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2005	PRIM	0.00	0.00		0.00	0.00
TOTAL DUE :						\$0.00

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: July , 2006

THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF
DECEMBER 31, 2005

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
dlm.

REAL ESTATE OUTLINE

ED # 106-06

DATE RECEIVED 7-10-06

DOCKET AND INDEX 7-13-06

CHECK FOR PROPER INFO.

WRIT OF EXECUTION

☒

COPY OF DESCRIPTION

☒

WHEREABOUTS OF LKA

☒

NON-MILITARY AFFIDAVIT

☒

NOTICES OF SHERIFF SALE

☒

WATCHMAN RELEASE FORM

☒

AFFIDAVIT OF LIENS LIST

☒

CHECK FOR ~~\$1,350.00~~ OR 1500.00

☒

CK# 64323

****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE

Sept. 20, 06 TIME 1030

POSTING DATE

Aug. 10, 06

ADV. DATES FOR NEWSPAPER

1ST WEEK Aug. 30

2ND WEEK Sept. 6

3RD WEEK Sept. 13, 06

SHERIFF'S SALE

WEDNESDAY SEPTEMBER 20, 2006 AT 10:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 106 OF 2006 ED AND CIVIL WRIT NO. 681 OF 2006 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, parcel and lot of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a point on Seventh Street in a boundary line between Lots Nos. 18 and 19 in the plot of lots hereinafter mentioned, 121.5 feet from the southwest corner of Seventh and Locust Streets and running THENCE South 23 degrees 54 minutes East along the said boundary line, 170.4 feet to an iron pin corner in said line; THENCE on a line due South 36.5 feet to an iron pin on the north line of the Berwick Road as now laid out; THENCE along the line of said Berwick Road, South 89 degrees 40 minutes East, 58.6 feet to an iron pin corner in line of Lot No. 20, now or formerly of Rush Hess; THENCE by the same, North 23 degrees 54 minutes West, 172 feet to an iron corner on Seventh Street aforesaid; THENCE by said Street, South 76 degrees 21 minutes West, 40.5 feet to the corner of Lot No. 18, the place of BEGINNING.

BEING all of Lot No. 19 and the southeast corner of Lot No. 18 in Block No. 28 of the Bloomsburg Land Improvement Co.'s Addition to the Town of Bloomsburg, compiled by Samuel Neyhart and J.C. Brown in 1891. WHEREON is erected a double frame dwelling, being No. 649-651 Berwick Road.

BEING KNOWN AS: 649-651 OLD BERWICK ROAD, BLOOMSBURG, PA 17815

PROPERTY ID NO.: 05E-12-108

TITLE TO SAID PREMISES IS VESTED IN WILLIAM J. FRANCIS AND LAURA M. FRANCIS, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM BARRY J. LEE AND CAROL A. LEE, HUSBAND AND WIFE DATED 08/02/04 RECORDED 08/04/04 INSTRUMENT NO.: 200408901

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.

IMPORTANT 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 SEPTEMBER 20, 2006 AT 10:30 AM

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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 SEPTEMBER 20, 2006 AT 10:30 AM

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

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

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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association, as Trustee for Morgan
Stanley Capital 1, Inc. Trust 2004
OP1 Mortgage Pass-Through
Certificates, Series 2004-OP1
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

William J. Francis
Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815
Defendant(s)

NO. 2006-CV-681-MF

2006-ED-106

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:

649-651 Old Berwick Road
Bloomsburg, PA 17815
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$67,493.55

Interest From 7/5/06
to Date of Sale _____
Ongoing Per Diem of \$13.72
to actual date of sale including if sale is
held at a later date

(Costs to be added) \$ _____

Prothonotary

By

Tom A. Kline / EAB
Clerk

Date

7/10/2006

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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association, as Trustee for Morgan
Stanley Capital 1, Inc. Trust 2004
OP1 Mortgage Pass-Through
Certificates, Series 2004-OP1
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

v.

William J. Francis
Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815
Defendant(s)

NO. 2006-CV-681-MF

2006-ED-106

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

I. The judgment entered in the above matter is based on an
Action:

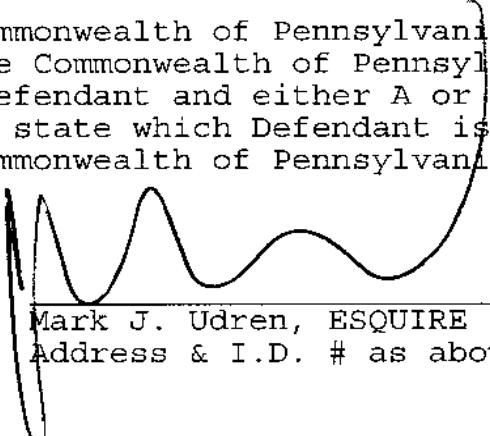
- ☐ A. In Assumpsit (Contract)
- ☐ B. In Trespass (Accident)
- ☒ C. In Mortgage Foreclosure
- ☐ D. On a Note accompanying a purchase money mortgage
and the property being exposed to sale is the
mortgaged property.

II. The Defendant(s) own the property being exposed to sale as:

- ☐ A. An individual
- ☒ B. Tenants by Entireties
- ☐ C. Joint Tenants with right of survivorship
- ☐ D. A partnership
- ☐ E. Tenants in Common
- ☐ F. A corporation

III. The Defendant(s) is (are):

- ☒ A. Resident in the Commonwealth of Pennsylvania
- ☐ B. Not resident in the Commonwealth of Pennsylvania
- ☐ C. If more than one Defendant and either A or B above
is not applicable, state which Defendant is
resident of the Commonwealth of Pennsylvania.
Resident:


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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association, as Trustee for Morgan
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Plaintiff

v.

William J. Francis
Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-681-MF

2006-ED-106

C E R T I F I C A T E

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
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Laura M. Francis
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Bloomsburg, PA 17815
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-681-MF

2006-ED-106

C E R T I F I C A T E

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
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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
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Wells Fargo Bank, National
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v.

William J. Francis
Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-681-MF

2006-ED-106

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, National Association, as Trustee for Morgan Stanley Capital 1, Inc. Trust 2004 OP1 Mortgage Pass-Through Certificates, Series 2004-OP1, 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: 649-651 Old Berwick Road, Bloomsburg, PA 17815

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

William J. Francis 649-651 Old Berwick Road
Bloomsburg, PA 17815

Laura M. Francis 649-651 Old Berwick Road
Bloomsburg, PA 17815

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

Domestic Relations Section

P.O. Box 380 Bloomsburg, PA 17815

Commonwealth of PA,
Department of Revenue

Bureau of Compliance, PO Box 281230
Harrisburg, PA 17128-1230

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

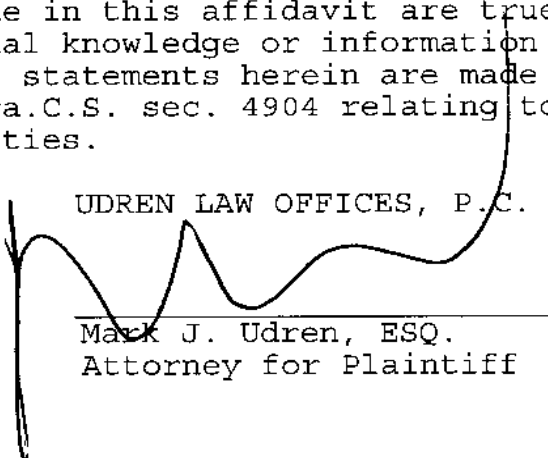
Tenants/Occupants

649-651 Old Berwick Road
Bloomsburg, PA 17815

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.

UDREN LAW OFFICES, P.C.

DATED: July 4, 2006



Mark J. Udren, ESQ.
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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, National
Association, as Trustee for Morgan
Stanley Capital 1, Inc. Trust 2004
OP1 Mortgage Pass-Through
Certificates, Series 2004-OP1
1270 Northland Drive, Suite 200
Mendota Heights, MN 55120
Plaintiff

v.

William J. Francis
Laura M. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2006-CV-681-MF

2006-ED-106

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, National Association, as Trustee for Morgan Stanley Capital 1, Inc. Trust 2004 OP1 Mortgage Pass-Through Certificates, Series 2004-OP1, 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: 649-651 Old Berwick Road, Bloomsburg, PA 17815

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

William J. Francis 649-651 Old Berwick Road
Bloomsburg, PA 17815

Laura M. Francis 649-651 Old Berwick Road
Bloomsburg, PA 17815

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

Domestic Relations Section

P.O. Box 380 Bloomsburg, PA 17815

Commonwealth of PA,
Department of Revenue

Bureau of Compliance, PO Box 281230
Harrisburg, PA 17128-1230

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

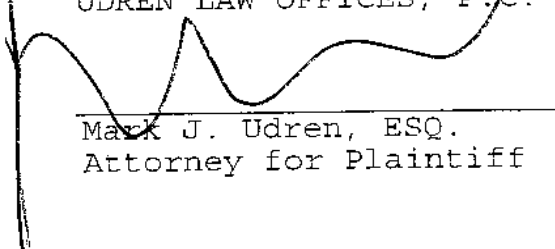
Tenants/Occupants

649-651 Old Berwick Road
Bloomsburg, PA 17815

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.

UDREN LAW OFFICES, P.C.

DATED: July 4, 2006


Mark J. Udren, ESQ.
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
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v.

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Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2006-CV-681-MF

2006-ED-104

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

To: William J. Francis
649-651 Old Berwick Road
Bloomsburg, PA 17815

Your house (real estate) at 649-651 Old Berwick Road, Bloomsburg, PA 17815 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 \$67,493.55, 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 LICENCIADOS
Susquehanna Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

ALL THAT CERTAIN piece, parcel and lot of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING at a point on Seventh Street in a boundary line between Lots Nos. 18 and 19 in the plot of lots hereinafter mentioned, 121.5 feet from the southwest corner of Seventh and Locust Streets and running **THENCE** South 23 degrees 54 minutes East along the said boundary line, 170.4 feet to an iron pin corner in said line; **THENCE** on a line due South 36.5 feet to an iron pin on the north line of the Berwick Road as now laid out; **THENCE** along the line of said Berwick Road, South 89 degrees 40 minutes East, 58.6 feet to an iron pin corner in line of Lot No. 20, now or formerly of Rush Hess; **THENCE** by the same, North 23 degrees 54 minutes West, 172 feet to an iron corner on Seventh Street aforesaid; **THENCE** by said Street, South 76 degrees 21 minutes West, 40.5 feet to the corner of Lot No. 18, the place of **BEGINNING**.

BEING all of Lot No. 19 and the southeast corner of Lot No. 18 in Block No. 28 of the Bloomsburg Land Improvement Co.'s Addition to the Town of Bloomsburg, compiled by Samuel Neyhart and J.C. Brown in 1891. **WHEREON** is erected a double frame dwelling, being No. 649-651 Berwick Road.

BEING KNOWN AS: 649-651 OLD BERWICK ROAD, BLOOMSBURG, PA 17815
PROPERTY ID NO.: 05E-12-108

TITLE TO SAID PREMISES IS VESTED IN WILLIAM J. FRANCIS AND LAURA M. FRANCIS, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES BY DEED FROM BARRY J. LEE AND CAROL A. LEE, HUSBAND AND WIFE DATED 08/02/04 RECORDED 08/04/04 INSTRUMENT NO.: 200408901.

ALL THAT CERTAIN piece, parcel and lot of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows:

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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 PA

***ADMITTED NJ, PA

TINA MARIE RICH

OFFICE ADMINISTRATOR

**FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

July 4, 2006

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

Re: Wells Fargo Bank, National Association, as Trustee for Morgan
Stanley Capital 1, Inc. Trust 2004 OP1 Mortgage Pass-Through
Certificates, Series 2004-OP1

vs.

William J. Francis

Laura M. Francis

Columbia County C.C.P. No. 2006-CV-681-MF

Dear Sir:

Please serve the Defendant(s), William J. Francis and Laura M.
Francis at 649-651 Old Berwick Road, Bloomsburg, PA 17815.

Please then, **POST** the property with the Handbill at 649-651 Old
Berwick Road, Bloomsburg, PA 17815.

UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

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PLEASE RESPOND TO NEW JERSEY OFFICE

COPY

July 4, 2006

Office of the Sheriff
Columbia County Courthouse
P.O. Box 380
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Re: Wells Fargo Bank, National Association, as Trustee for Morgan Stanley Capital 1, Inc. Trust 2004 OP1 Mortgage Pass-Through Certificates, Series 2004-OP1

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UDREN LAW OFFICES, P.C.

Mark J. Udren, Esquire
Attorney for Plaintiff

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

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



3-180/360

64323

64323

NUMBER

One Thousand Five hundred dollars and Zero cents

PAY
TO THE
ORDER
OF

Sheriff of Columbia County

DATE

06/29/2006

AMOUNT

\$1,500.00

VOID AFTER 90 DAYS

Ms. [Signature]

For SHERIFF SALE DEPOSIT 06050271 Francis

THIS DOCUMENT CONTAINS HEAT SENSITIVE INK. TOUCH OR PRESS HERE. RED IMAGE DISAPPEARS WITH HEAT

⑈064323⑈ ⑆036001808⑆ 35 589745 3⑈

SECURE
REACTIVE
PAPER
MP

Recycling Features Included
Recycle on Back