

COLUMBIA COUNTY SHERIFF'S OFFICE
SHERIFF'S REAL ESTATE FINAL COST SHEET

JP Morgan Chase Bank vs Sharon Cole

NO. 14-06 ED NO. 1411-05 JD

DATE/TIME OF SALE: 4-26-06 1000

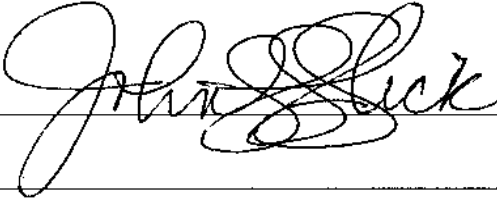
BID PRICE (INCLUDES COST) \$ 50,000.00

POUNDAGE - 2% OF BID \$ 1,000.00

TRANSFER TAX - 2% OF FAIR MKT \$ - 0 -

MISC. COSTS \$ 250.00

TOTAL AMOUNT NEEDED TO PURCHASE \$ 51,250.00

PURCHASER(S): 

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ 51,250.00

LESS DEPOSIT: \$ 1,350.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 49,900.00

SHERIFF'S SALE COST SHEET

JP Morgan Chase Bank vs. Jharon Cole
 NO. 14-06 ED NO. 1411-05 JD DATE/TIME OF SALE Apr 26, 06 1000

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>180.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>27.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>40.00</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>6.00</u>
NOTARY	\$ <u>10.00</u>
TOTAL ***** \$ <u>436.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>700.00</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>925.00</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>486.16</u>
SCHOOL DIST. 20		\$
DELINQUENT 20		\$ <u>1589.61</u>
TOTAL ***** \$ <u>2075.77</u>		

MUNICIPAL FEES DUE:		
SEWER 20		\$ <u>1117.04</u>
WATER 20		\$
TOTAL ***** \$ <u>1117.04</u>		

SURCHARGE FEE (DSTE)		\$ <u>130.00</u>
MISC.		\$
TOTAL ***** \$ <u>-0-</u>		

TOTAL COSTS (OPENING BID) \$ 4735.31

FAX SHEET

**BENTON MUNICIPAL WATER
AND SEWER AUTHORITY**

PHONE: (570) 925-6341

FAX: (570) 925-5346

**LYNN DRESSLER
RECORDING/BILLING SECRETARY**

PHONE: (570) 864-3085

DATE: May 1, 2006

TO: Sheriff Chamberlain
Columbia Co.

389-5625

FROM: Lynn

BENTON MUNICIPAL WATER AND SEWER AUTHORITY

RE: Sharon Cole

NUMBER OF PAGES: 3

Current Balance

\$

1,167.44

[illegible]

#ZD WATER DDDDDDDDDDDDDDDHHHDDDDDDDD

43 Rate... 06 - RES WTR/SWR 3

Asymptotically, $\hat{\sigma}^2 \rightarrow \sigma^2$ and $\hat{\sigma}^2 \rightarrow \sigma^2$ as $n \rightarrow \infty$.

25 Deposit	0.00	0
26 Int. Chg.		0

3.3 Mtr SH₂ 1

Route #	ID#
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#3 Prev: 375000 = 04/24/02

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Prev: 5/3000 - 04/24/06
Curr: Not Posted

[illegible]

14 3D BALANCE BUSYBUSYBUSYBUSY

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30 BALANCE DDDDDDDDDDDDDDDDD?
31 Current 100 50 00 00

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3 Current	" "	50.40	5
3 River	30	50.20	5

DDDDP	3 Over 50	50-60	3
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3	3 Over 90	1016.24	3
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3 TOTAL DUE : 1147.44

3 TOTAL DUE : 1167.44

DUBBY

[CR]=Breakdown [H]=History [T]=Transactions [N]=Note []=Prev/Next [ESC]=EXIT

BILLING HISTORY FOR: #050290 - SHARON COLE

PERIOD	STATUS	REG BAL	CREDITS	CHARGES	END BAL	BILLED
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May 05	LATE	570.18	0.00	46.72	616.90	616.90
Jun 05	LATE	616.90	0.00	46.72	663.62	663.62
Jul 05	LATE	663.62	0.00	50.22	713.84	713.84
Aug 05	LATE	713.84	0.00	50.40	764.24	764.24
Sep 05	LATE	764.24	0.00	50.40	814.64	814.64
Oct 05	LATE	814.64	0.00	50.40	865.04	865.04
Nov 05	LATE	865.04	0.00	50.40	915.44	915.44
Dec 05	LATE	915.44	0.00	50.40	965.84	965.84
Jan 06	LATE	965.84	0.00	50.40	1016.24	1016.24
Feb 06	LATE	1016.24	0.00	50.40	1066.64	1066.64
Mar 06	LATE	1066.64	0.00	50.40	1117.04	1117.04
Apr 06	LATE	1117.04	0.00	50.40	1167.44	1167.44

TOTAL \$	0.00	587.26
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LAFF KEY] = BREAKDOWN OF CHARGES

DEAD = CANCER

BREAKDOWN OF CHARGES FOR SHARON COLE

	WATER USAGE	USAGE CHARGE	OTHER CHARGES	SEWER	HYDRANT	SALES TAX	TOTAL CHARGES
May 05	0	17.50	2.22	27.00	0.00	0.00	46.72
Jun 05	0	17.50	2.22	27.00	0.00	0.00	46.72
Jul 05	0	21.00	2.22	27.00	0.00	0.00	50.22
Aug 05	0	21.00	2.40	27.00	0.00	0.00	50.40
Sep 05	0	21.00	2.40	27.00	0.00	0.00	50.40
Oct 05	0	21.00	2.40	27.00	0.00	0.00	50.40
Nov 05	0	21.00	2.40	27.00	0.00	0.00	50.40
Dec 05	0	21.00	2.40	27.00	0.00	0.00	50.40
Jan 6	0	21.00	2.40	27.00	0.00	0.00	50.40
Feb 6	0	21.00	2.40	27.00	0.00	0.00	50.40
Mar 6	0	21.00	2.40	27.00	0.00	0.00	50.40
Apr 6	0	21.00	2.40	27.00	0.00	0.00	50.40
TOT	0	245.00	28.26	324.00	0.00	0.00	597.26

Press [ANY KEY] to CONTINUE

SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

2520 Renaissance Blvd, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO

Admitted in Illinois and Florida Only

DAVID S. KREISMAN

Licensed in Illinois Only

KEVIN DISKIN

Managing Attorney

DANIELLE BOYLE-EBERSOLE + *

MEGAN D.J. SMITH + ~

ILANA ZION

+ Also Licensed in New Jersey

~ Also Licensed in New York

** Also Licensed in Michigan*

Date: May 1, 2006

To: Columbia County Sheriff

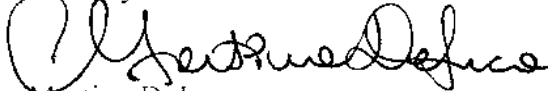
From: Martina DeLuca

Re: Mortgagor's Name: Sharon M. Cole
Docket Number: 2005-CV-1411
Property Address: 290 Market Street, Benton, PA 17814
S & K File Number: 05-24454

MEMORANDUM

Please see the attached check for the additional \$250 needed to make settlement on the Sheriff Sale of the above referenced property. I apologize for the inconvenience, I had not noticed the additional fee when I sent in the settlement check. Please let me know if you should require anything else to have the Sheriff's Deed filed or if you have any questions.

Thank you



Martina DeLuca

Post-Sales Department

Shapiro & Kreisman, LLC
General Business Account
2520 RENAISSANCE BLVD
SUITE 150
King of Prussia, PA 19406-2647

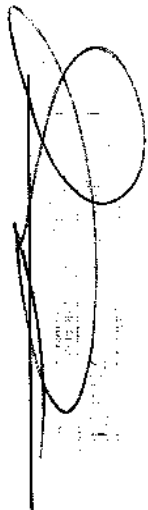
LaSalle Bank N.A.
Chicago IL 60603

166218
2-50/710

Pay This Amount ***** Two Hundred Fifty and No/100 Dollars 04/28/06 *****\$250.00
Check Date Check Amount
Check Void After 90 Days

Re: 05-24454 / 34469247 / MD

Pay to the order of
SHERIFF OF COLUMBIA COUNTY
P.O. BOX 380
BLOOMSBURG, PA 17815



⑈166218⑈ ⑆071000505⑆ 5201147419⑈

Shapiro & Kreisman, LLC
General Business Account
2520 RENAISSANCE BLVD
SUITE 150
King of Prussia, PA 19406-2647

LaSalle Bank N.A.
Chicago IL 60603

166138
2-50/710

Pay This Amount ***** Four Thousand Three Hundred Eighty Five and 31/100 Dollars 04/27/06 *****\$4,385.31
Check Date Check Amount
Check Void After 90 Days

Re: 05-24454 / 34469247 / MD

Pay to the order of
SHERIFF OF COLUMBIA COUNTY
P.O. BOX 380
BLOOMSBURG, PA 17815



⑈166138⑈ ⑆071000505⑆ 5201147419⑈

SK

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Managing Attorney

DANIELLE BOYLE-EBERSOLE +*

MEGAN D.H. SMITH + ~

ILANA ZION

+ Also Licensed in New Jersey

~ Also Licensed in New York

~ Also Licensed in Michigan

April 27, 2006

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

RE: JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the
Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3,
Mortgage Backed Notes vs. Sharon M Cole
Property Address: 290 Market Street, Benton, PA 17814
Civil Action No: 2005-CV-1411
S&K File No: 05-24454

Dear Columbia County Sheriff:

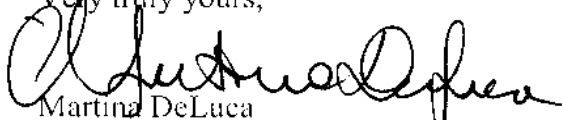
In reference to the above captioned matter, please prepare a deed to the following entity: JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes, located at 1675 Palm Beach Lakes Blvd., Suite 402, West Palm Beach, FL 33401.

Enclosed is our check payable to the Sheriff of Columbia County in the amount of \$4,385.31 in payment of monies owed to settle.


Please forward the executed deed along with the enclosed package to the recorder of deeds office for recording. Please call me the day this deed goes for recording. WE WILL NEED THE RECORDING INFORMATION ON THIS AS SOON AS POSSIBLE.

Thank you for your prompt attention to this matter.

Very truly yours,


Martina DeLuca
Paralegal

Enclosures

REV 153 FX (6-96)  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
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Complete each section and file in duplicate with recorder 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 sheets).

A CORRESPONDENT – All inquires may be directed to the following person:

Name: SHAPIRO & KREISMAN, LLC		Telephone Number:	
		Area Code (610) 278-6800	
Street Address: 2520 Renaissance Blvd., Suite 150	City: King of Prussia	State: PA	Zip Code: 19406

B TRANSFER DATA

Grantor(s)/Lessor(s) Columbia County Sheriff	Date of Acceptance of Document Grantee(s)/Lessee(s) JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes
Street Address 35 West Main Street City: Bloomsburg State: PA Zip Code: 17815	Street Address 1675 Palm Beach Lakes Blvd., Suite 402 City: West Palm Beach State: FL Zip Code: 33401

C PROPERTY LOCATION

Street Address 290 Market Street		City, Township, Borough Borough of Benton
County Columbia	School District Benton area	Tax Parcel Number 02-04-043

D VALUATION DATA

1. Actual Cash Consideration \$5,985.31	2. Other Consideration +0	3. Total Consideration = \$5,985.31
4. County Assessed Value \$20,801.00	5. Comm. Level Ratio Factor X3.26	6. Fair Market Value = \$67,811.26

E EXEMPTION DATA

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

2. Check Appropriate Box Below for Exemption Claimed

☐ Will or intestate 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.)

☐ Transfer 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 200105814.

☐ 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.) Property transferred through a mortgage foreclosure action by Sheriff Sale held April 26, 2006 in satisfaction of judgment entered on Docket Number: 2005-CV-1411.

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 Martina DeLuca	Date 04/27/2006
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FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH APPLICABLE DOCUMENTATION MAY RESULT IN 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 April 5, 12, 19, 2006 is 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.

Brandon R. Eyerly

Sworn and subscribed to before me this 24th day of April 2006

(Signature)

(Notary Public)

My commission expires Commonwealth Of Pennsylvania
Notarial Seal
Dennis L. Ashenfelder, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 2007

Member, Pennsylvania Association Of Notaries

And now,, 20....., I hereby certify that the advertising and publication charges amounting to \$.....for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....



SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

2520 Renaissance Blvd, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

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KEVIN DISKIN
Managing Attorney
DANIELLE BOYLE-EBERSON + *
MEGAN D.H. SMITH + ~
ILANA ZION
+ Also Licensed in New Jersey
~ Also Licensed in New York
* Also Licensed in Michigan

Columbia County Clerks
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

COPY


Re: JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders
and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed
Notes vs.
Sharon M. Cole
CCP # 2005-CV-1411
Sale Date: April 26, 2006

To whom it may concern:

Enclosed please find our Certification of Notice to Lienholders. Kindly file the same.

If you have any questions on this, please don't hesitate to call.

Sincerely,


Heather Doyle
Legal Assistant

S&K # 05-24454
Enclosures

cc: Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

SHAPIRO & KREISMAN, LLC
BY: JOSEPH REJENT, ESQUIRE
ATTORNEY I.D. NO: 59621
2520 RENAISSANCE BLVD., SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 05-24454

JP Morgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust
2001-3, Mortgage Backed Notes

PLAINTIFF

VS.

Sharon M. Cole

DEFENDANT(S)

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2005-CV-1411

CERTIFICATION OF NOTICE TO LIENHOLDERS
PURSUANT TO PA R.C.P 3129.2 (C) (2)


I, Heather Doyle, Legal Assistant for Shapiro & Kreisman, LLC, attorneys for the Plaintiff, JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes, hereby certify that Notice of Sale was served on all persons appearing on Exhibit "A" attached hereto, by United States mail, first class, postage prepaid, with Certificates of Mailing on March 24, 2006, the originals of which are attached and that each of said persons appears on Plaintiff's Affidavit pursuant to Pa. R.C.P. 3129.1.

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

SHAPIRO & KREISMAN, LLC

BY:


Heather Doyle
Legal Assistant

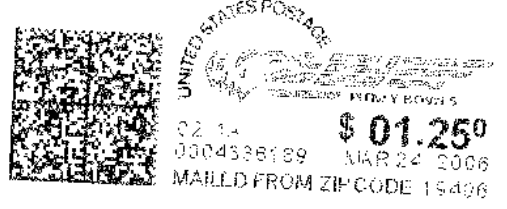
05-24454

Shepird Kreisman
4500 Kearsantle Blvd
King of Prussia PA 19105

Check type of mail:
☐ Express
☐ Registered
☐ Insured
☐ COD
☐ Return Receipt (RR) for Merchandise
☐ Certified
☐ Init Rec. Del.
☐ Del. Confirmation (DC)

If Registered Mail, check below:
☐ Insured
☐ Not Insured
Affix stamp here if issued as certificate of mailing, or for additional copies of this bill.
Postmark and Date of Receipt

Line	Article Number	Addressee Name, Street, and PO Address	Postage	Fee	Handling Charge	Actual Value (if Reg.)	Insured Value	Due Sender if COD	RR Fee	DC Fee	SC Fee	SH Fee	SD Fee	RD Fee	Remarks
1	35-24434	PAFA 211 North Front Street Harrisburg, PA 17105													
2		Benton Water & Sewer Authority 3rd Street Benton, PA 17814													
3		Tenant or Occupant 390 Market Street Benton, PA 17814													
4		Columbia County Domestic Relations 15 Perry Avenue, PO Box 380 Bloomersburg, PA 17815													
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6															
7															
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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 insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 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 Standard Mail (A) and Standard Mail (B) parcels.

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. 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.

Article Addressed to:

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

Article Number
(Transfer from service label)
Form 3811, February 2004

7005 1160 0000 0372 6916

Domestic Return Receipt

Form 3811, February 2004

Article Number
(Transfer from service label)

7005 1160 0000 0372 6916

Domestic Return Receipt

Form 3811, February 2004

A. Signature *[Signature]*
B. Received by (Printed Name) *[Name]*
Date of Delivery *[Date]*
C. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type
☒ Certified Mail
☐ Registered
☐ Return Receipt for Merchandise
☐ Insured Mail
☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

Article Addressed to:
211 North Front St.
Harrisburg, PA 17105
HFA
Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. 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.

COMPLETE THIS SECTION ON DELIVERY
A. Signature *[Signature]*
B. Received by (Printed Name) *[Name]*
Date of Delivery *[Date]*
C. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. 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.

OFFICE OF F.A.I.R.
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

Article Number
(Transfer from service label)
Form 3811, February 2004

7005 1160 0000 0372 6930

Domestic Return Receipt

Form 3811, February 2004

Article Number
(Transfer from service label)

7005 1160 0000 0372 6947

Domestic Return Receipt

Form 3811, February 2004

A. Signature *[Signature]*
B. Received by (Printed Name) *[Name]*
Date of Delivery *[Date]*
C. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

3. Service Type
☒ Certified Mail
☐ Registered
☐ Return Receipt for Merchandise
☐ Insured Mail
☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

Article Addressed to:
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106
INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. 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.

COMPLETE THIS SECTION ON DELIVERY
A. Signature *[Signature]*
B. Received by (Printed Name) *[Name]*
Date of Delivery *[Date]*
C. Is delivery address different from item 1? ☐ Yes ☐ No
If YES, enter delivery address below:

FAX SHEET**BENTON MUNICIPAL WATER
AND SEWER AUTHORITY****PHONE: (570) 925-6341****FAX: (570) 925-5346****LYNN DRESSLER
RECORDING/BILLING SECRETARY****PHONE: (570) 864-3085****DATE:** 4/3/06**TO:** Sheriff Chamberlain
Col. Co. 389-5625**FROM:** Lynn**BENTON MUNICIPAL WATER AND SEWER AUTHORITY****RE:** Sharon Cole.
Acct. # 50290**NUMBER OF PAGES:** 3

Update on Cole account:

Balance due as of this
date \$ 1117.04

CUSTOMER ACCOUNT INQUIRY - SEARCHING BY ACCOUNT NUMBER

```

#####
# ACCOUNT # ...: Q50290 Normal          #ZD WATER          DDDDDDDDDDDDDDDDDDDDDDDDDDDDDDDDD?
#                                           #3 Rate...: 06 - RES WTR/SWR          3
# Name .....: COLE, SHARON              #3                               3
# Address .....:                          #3 Deposit: 0.00                      3
# Phone .....:                          #3 Htr SH.:                          3
#                                           #3 Route...: 0001 ID:                      3
# Install Date.: 09/23/99                  #3                               3
# Install Chrg.: 0.00                      #3 Prev: 375000 - 03/24/06          3
# Mem'ship Fee.: 0.00                      #3 Curr: Not Posted                  3
# Penalty? Y/N.: Y                        #3                               3
# Tax Code ....: EXEMPT                  #3                               3
# Bank #/Acct ..: 0                      #3                               3
#####
#ZD BILLING ADDRESS DDDDDDDDDDDDDDDDDDDDDDDDDDDDDDDDD?
# Line 1 ..:                               3
# Line 2 ..: 166 FUSEY HILL ROAD            3
# City ...: ORANGEVILLE                  3
# State ...: PA Zip: 17859 CR RT:          3
#####
#ZD BALANCE DDDDDDDDDDDDDDDDDDDDDDDDDDDDDDDDD?
# Current ...: 50.40 3
# Over 30 ...: 50.40 3
# Over 60 ...: 50.40 3
# Over 90 ...: 965.84 3
# TOTAL DUE 1117.04 3
#####

```

[R]=Breakdown [H]=History [T]=Transactions [N]=Note []=Prev/Next [ESC]=EXIT

BILLING HISTORY FOR: #050290 - SHARON COLE

```

#####
# PERIOD STATUS      BEG BAL   CREDITS   CHARGES   END BAL   BILLED
#####
# Apr 05 LATE        523.46     0.00     46.72     570.18     570.18
# May 05 LATE        570.18     0.00     46.72     616.90     616.90
# Jun 05 LATE        616.90     0.00     46.72     663.62     663.62
# Jul 05 LATE        663.62     0.00     50.22     713.84     713.84
# Aug 05 LATE        713.84     0.00     50.40     764.24     764.24
# Sep 05 LATE        764.24     0.00     50.40     814.64     814.64
# Oct 05 LATE        814.64     0.00     50.40     865.04     865.04
# Nov 05 LATE        865.04     0.00     50.40     915.44     915.44
# Dec 05 LATE        915.44     0.00     50.40     965.84     965.84
# Jan 6  LATE        965.84     0.00     50.40    1016.24    1016.24
# Feb 6  LATE       1016.24     0.00     50.40    1066.64    1066.64
# Mar 6  LATE       1066.64     0.00     50.40    1117.04    1117.04
#####
# TOTALS              0.00     593.58
#####

```

[ANY KEY]= BREAKDOWN OF CHARGES

[ESC]= CANCEL

BREAKDOWN OF CHARGES FOR SHARON COLE

```

#####
      WATER      USAGE      OTHER      SEWER      HYDRANT      SALES      TOTAL
      USAGE      CHARGE      CHARGES                                     TAX      CHARGES
#####
Apr 05          0      17.50      2.22      27.00      0.00      0.00      46.72
May 05          0      17.50      2.22      27.00      0.00      0.00      46.72
Jun 05          0      17.50      2.22      27.00      0.00      0.00      46.72
Jul 05          0      21.00      2.22      27.00      0.00      0.00      50.22
Aug 05          0      21.00      2.40      27.00      0.00      0.00      50.40
Sep 05          0      21.00      2.40      27.00      0.00      0.00      50.40
Oct 05          0      21.00      2.40      27.00      0.00      0.00      50.40
Nov 05          0      21.00      2.40      27.00      0.00      0.00      50.40
Dec 05          0      21.00      2.40      27.00      0.00      0.00      50.40
Jan  6          0      21.00      2.40      27.00      0.00      0.00      50.40
Feb  6          0      21.00      2.40      27.00      0.00      0.00      50.40
Mar  6          0      21.00      2.40      27.00      0.00      0.00      50.40
#####
TOT          0      241.50      28.08      324.00      0.00      0.00      593.58

```

Press [ANY KEY] to CONTINUE

SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

2520 Renaissance Blvd, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO

Admitted in Illinois and Florida Only

DAVID S. KREISMAN

Admitted in Illinois Only

KEVIN DISKIN

Managing Attorney

DANIELLE BOYLE-EBERSOLE + *

MEGAN D.H. SMITH + ~

ILANA ZION

+ Also Licensed in New Jersey

~ Also Licensed in New York

* Also Licensed in Michigan

March 28, 2006

Columbia County Clerks
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

RE: JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders
and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed
Notes vs. Sharon M. Cole
Court of Common Pleas of Columbia County
Court No: 2005-CV-1411
S & K #: 05-24454

Dear Sir or Madam:

Enclosed please find an Amended Affidavit Pursuant to Rule 3129.1. Please file same
and return a time-stamped copy in the enclosed envelope.

Thank you for your time in this matter. If you have any questions or problems, please do
not hesitate to contact me.

Very truly yours,

SHAPIRO & KREISMAN, LLC


Heather Doyle
Legal Assistant

[Redacted area]

SHAPIRO & KREISMAN, LLC
BY: MEGAN D.H. SMITH, ESQUIRE
ATTORNEY I.D. NO: 84047
2520 RENAISSANCE BLVD., SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 05-24454

JP Morgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust
2001-3, Mortgage Backed Notes
PLAINTIFF

vs.

Sharon M. Cole
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2005-CV-1411

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 290 Market Street, Benton, PA 17814.

1. Name and address of Owner(s) or Reputed Owner(s)

Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859

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

Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859

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

JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

Benton Water & Sewer Authority
3RD Street
Benton, PA 17814

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

JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes, Plaintiff
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

PHIFA
211 North Front Street
Harrisburg, PA 17105

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

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:

Columbia County Domestic Relations
15 Perry Avenue, P.O. Box 380
Bloomsburg, PA 17815

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:

TENANT OR OCCUPANT
290 Market Street
Benton, PA 17814

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. Section 4904 relating to unsworn falsification to
authorities.

SHAPIRO & KREISMAN, LLC
BY: 
Megan D.H. Smith, Esquire

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.

JP MORGAN CHASE BANK.

VS.

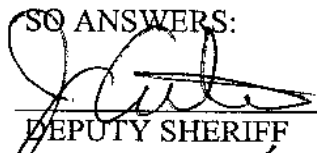

SHARON COLE

WRIT OF EXECUTION #14 OF 2006 ED

POSTING OF PROPERTY


March 22, 2006 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF SHARON COLE AT 290 MARKET STREET BENTON
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 22ND DAY OF MARCH 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

JP MORGAN CHASE BANK, N.A., AS
INDENTURE TRUSTEE ON BEHALF OF THE
NOTEHOLDERS AND THE NOTE INSURER
OF ABF'S MORTGAGE LOAN TRUST 2001-3,
MORTGAGE BACKED NOTES

VS

Docket # 14ED2006

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SHARON M. COLE

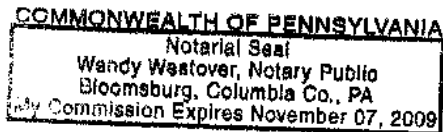
AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, FEBRUARY 09, 2006, AT 2:20 PM, SERVED THE WITHIN WRIT OF
EXECUTION - MORTGAGE FORECLOSURE UPON SHARON COLE AT 139 POSEY HILL
ROAD, ORANGEVILLE BY HANDING TO SHARON COLE, , 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 THURSDAY, FEBRUARY 09, 2006

NOTARY PUBLIC



Timothy T. Chamberlain

X

TIMOTHY T. CHAMBERLAIN
- SHERIFF

X

J. ARTER
DEPUTY SHERIFF

FAX SHEET**BENTON MUNICIPAL WATER
AND SEWER AUTHORITY****PHONE: (570) 925-6341****FAX: (570) 925-5346****LYNN DRESSLER
RECORDING/BILLING SECRETARY****PHONE: (570) 864-3085****DATE:** March 20, 2006**TO:** Sheriff Chamberlain/Colo. 389-5625**FROM:** Lynn Dressler**BENTON MUNICIPAL WATER AND SEWER AUTHORITY****RE:** Sharon Cole Our acct # 50290
Market St., Benton**NUMBER OF PAGES:** 3

Update on her account.

Balance as of This date \$ 1,066.64

7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52

```

# ACCOUNT # ...! 050290 Normal          #2D WATER DDDDDDDDDDDDDDDDDDDDDDDDDDDDDDD?
# #3 Rate...! 06 - RES WTR/SWR          #3 3
# #3 #3 Name .....! COLE, SHARON          #3 3
# #3 #3 Address .....! .....          #3 3
# #3 #3 Phone .....! .....          #3 3
# #3 #3 Route...! 0001 ID:          #3 3
# #3 #3 Install Date..! 09/23/99          #3 3
# #3 #3 Install Chrg..! 0.00          #3 3
# #3 #3 Mem'ship Fee..! 0.00          #3 3
# #3 #3 Penalty? Y/N..! Y          #3 3
# #3 #3 Tax Code .....! EXEMPT          #3 3
# #3 #3 Bank #/Acct ..! 0          #3 3
#####
2D BILLING ADDRESS DDDDDDDDDDDDDDDDDDDDDDDDDDDDDDD?
3 Line 1 ..! 3
3 Line 2 ..! 166 POSEY HILL ROAD          3
3 City ...! ORANGEVILLE          3
3 State ...! PA Zip: 17859 CR RT: 3
#####
3 Current ...! 50.40 3
3 Over 30 ...! 50.40 3
3 Over 60 ...! 50.40 3
3 Over 90 ...! 915.44 3
3 TOTAL DUE ! 1066.64
#####

```

[B]=Breakdown [H]=History [T]=Transactions [N]=Note []=Prev/Next [ESC]=EXIT

BILLING HISTORY FOR: HQ50290 - SHARON COLE

PERIOD	STATUS	BEG BAL	CREDITS	CHARGES	END BAL	BILLED
Mar 05	LATE	468.27	0.00	55.19	523.46	523.46
Apr 05	LATE	523.46	0.00	46.72	570.18	570.18
May 05	LATE	570.18	0.00	46.72	616.90	616.90
Jun 05	LATE	616.90	0.00	46.72	663.62	663.62
Jul 05	LATE	663.62	0.00	50.22	713.84	713.84
Aug 05	LATE	713.84	0.00	50.40	764.24	764.24
Sep 05	LATE	764.24	0.00	50.40	814.64	814.64
Oct 05	LATE	814.64	0.00	50.40	865.04	865.04
Nov 05	LATE	865.04	0.00	50.40	915.44	915.44
Dec 05	LATE	915.44	0.00	50.40	965.84	965.84
Jan 06	LATE	965.84	0.00	50.40	1016.24	1016.24
Feb 06	LATE	1016.24	0.00	50.40	1066.64	1066.64
TOTALS			0.00	598.37		

[ANY KEY] = BREAKDOWN OF CHARGES

[ESC] = CANCEL.

BREAKDOWN OF CHARGES FOR SHARON COLE

```

#####
      WATER      USAGE      OTHER      SALES      TOTAL
      USAGE      CHARGE      CHARGES      TAX      CHARGES
#####
Mar 05      0      17.50      10.69      27.00      0.00      55.19
Apr 05      0      17.50      2.22      27.00      0.00      46.72
May 05      0      17.50      2.22      27.00      0.00      46.72
Jun 05      0      17.50      2.22      27.00      0.00      46.72
Jul 05      0      21.00      2.22      27.00      0.00      50.22
Aug 05      0      21.00      2.40      27.00      0.00      50.40
Sep 05      0      21.00      2.40      27.00      0.00      50.40
Oct 05      0      21.00      2.40      27.00      0.00      50.40
Nov 05      0      21.00      2.40      27.00      0.00      50.40
Dec 05      0      21.00      2.40      27.00      0.00      50.40
Jan  6      0      21.00      2.40      27.00      0.00      50.40
Feb  6      0      21.00      2.40      27.00      0.00      50.40
#####
TOT          0      238.00      36.37      324.00      0.00      598.37

```

Press [ANY KEY] to CONTINUE

Tax Notice 2006 County & Municipality

BENTON BORO

MAKE CHECKS PAYABLE TO:

Carolyn S Remley
P O BOX 270, EVERETT STREET
Benton PA 17814

HOURS: WED 9:00 AM TO 12:00 NOON

LAST WED OF THE MONTH

1PM TO 4 PM & 6 PM TO 7PM

PHONE: 570-925-2432

DATE 03/01/2006 BILL NO. 1123

RE:

Docket # 14ED2006

JD# 1411 JD 2005

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL SINKING	20.801	5.646	115.09	117.44	129.18
FIRE		1.345	27.42	27.98	30.78
LIGHT		.75	15.29	15.60	17.16
BORO RE		1.231	25.10	25.61	28.17
		14.4	293.54	299.53	329.48
The discount & penalty have been calculated for your convenience			476.44	486.16	534.77
PAY THIS AMOUNT			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after

PAID BY DATE & PAYABLE - PROMPT PAYMENT IS REQUESTED

COLE SHARON M
166 POSEY HILL ROAD
~~BENTON PA 17814~~
ORANGEVILLE PA 17859

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

DISCOUNT	2 %	10 %	2 %	10 %
Discount	2 %	10 %	2 %	10 %
Penalty	10 %			
PARCEL: 02 -04 -043-00,000				
290 MARKET ST				
2953 Acres				
Land			3,216	
Buildings			17,585	
Total Assessment			20,801	

Tax Notice 2005 County & Municipality

BENTON BORO

MAKE CHECKS PAYABLE TO:

Carolyn S Remley
P O BOX 270, EVERETT STREET
Benton PA 17814

HOURS: WED 9:00 AM TO 12:00 NOON

LAST WED OF THE MONTH

1PM TO 4 PM & 6 PM TO 7PM

PHONE: 570-925-2432

INTERIM
FOR: COLUMBIA COUNTY

DATE 03/01/2006

BILL NO. 54

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL SINKING	380	5.646	2.11	2.15	2.37
FIRE		1.345	0.50	0.51	0.56
LIGHT		.75	0.28	0.29	0.32
BORO RE		1.231	0.46	0.47	0.52
		14.4	5.36	5.47	6.02
The discount & penalty have been calculated for your convenience			8.71	8.89	9.79
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

COLE SHARON M
166 POSEY HILL ROAD
~~BENTON PA 17814~~
ORANGEVILLE PA 17859

DISCOUNT	2 %	10 %	2 %	10 %
Discount	2 %	10 %	2 %	10 %
Penalty	10 %			
PARCEL: 02 -04 -043-00,000				
290 MARKET ST				
2953 Acres				
PRORATED VALUE			380	

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

COLUMBIA COUNTY SHERIFF'S OFFICE PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/2/2006

SERVICE# 1 - OF - 13 SERVICES
DOCKET # 14ED2006

PLAINTIFF

JP MORGAN CHASE BANK, N.A., AS INDENTURE
TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE
NOTE INSURER OF ABF'S MORTGAGE LOAN TRUST
2001-3, MORTGAGE BACKED NOTES

DEFENDANT
ATTORNEY FIRM

SHARON M. COLE
SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
SHARON COLE
139 POSEY HILL ROAD
ORANGEVILLE

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON SHARON

RELATIONSHIP WIFE IDENTIFICATION _____

DATE 2-9-6 TIME 1420 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

2-6-6 1130 ARTER CRASH

2-8-6 1500 ARTER ..

DEPUTY

DATE 2-9-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/2/2006

SERVICE# 4 - OF - 13 SERVICES
DOCKET # 14ED2006

PLAINTIFF

JP MORGAN CHASE BANK, N.A., AS INDENTURE
TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE
NOTE INSURER OF ABF'S MORTGAGE LOAN TRUST
2001-3, MORTGAGE BACKED NOTES

DEFENDANT
ATTORNEY FIRM

SHARON M. COLE
SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
TENANT(S)
290 MARKET ST.
BENTON

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON House is Empty

RELATIONSHIP _____ IDENTIFICATION _____

DATE 2-6-6 TIME 1100 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 2-6-6

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

Friday, February 03, 2006

TENANT(S)
290 MARKET ST.
BENTON, PA 17814-

JP MORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE ON BEHALFOF
THE NOTEHOLDERS AND THE NOTE INSURER OF ABF'S MORTGAGE
LOAN TRUST 2001-3, MORTGAGE BACKED NOTES
VS
SHARON M. COLE

DOCKET # 14ED2006

JD # 1411JD2005

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
Sheriff of Columbia County

SHAPIRO & KREISMAN, LLC
BY: MEGAN D.H. SMITH, ESQUIRE
ATTORNEY I.D. NO: 84047
2520 RENAISSANCE BLVD., SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 05-24454

JP Morgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust
2001-3, Mortgage Backed Notes
PLAINTIFF

vs.

Sharon M. Cole
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2005-CV-1411

2006-ED-14

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859

Your house (real estate) at:

290 Market Street, Benton, PA 17814

02-04-043

is scheduled to be sold at Sheriff's Sale on April 26, 2006 @ 10:00 am at:

Columbia County Sheriff's County

35 West Main Street

Bloomsburg, PA 17185

at _____, to enforce the court judgment of \$82,895.34 obtained by JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes against you.

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 back to JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
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 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 of 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.

4. 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 (610) 278-6800.
5. 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.
6. 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 (570) 389-5622.
7. 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.
8. You have a 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.
9. 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 no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the 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 the date of filing of said schedule.
10. You may also have other rights and defenses or ways of getting your house 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.

Court Administrator Columbia County Lawyer Referral Service
Telephone: 570-784-8760
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

05-24454

ALL THAT CERTAIN Piece, parcel and lot of land situate in the Borough of Benton, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING on the South side of Market Street at a rebar set, being the Northeasterly corner of lands now or formerly of Gregory L. and Rose Marie Lore; thence along the South side of Market Street South 65 degrees 37 minutes 30 seconds East 48.47 feet to a rebar set; thence South 18 degrees 00 minutes 00 seconds East 6.36 feet to a rebar set; thence South 33 degree 52 minutes 03 seconds West 143.49 feet to a rebar set on the North side of Beaver Alley; thence along the North side of Beaver Alley North 55 degrees 23 minutes 32 seconds West 64.01 feet to a rebar set; thence along the Easterly line of lands now or formerly of Lore, North 34 degrees 02 minutes 05 seconds East 107.80 feet to an iron pipe found; thence South 56 degrees 23 minutes 28 seconds East 7.80 feet to an iron pipe found; thence North 35 degrees 15 minutes 15 seconds East 100.21 feet to a rebar set, the place of BEGINNING.

BEING Lot No. 1 on a survey draft of Frank E. Beishline, P.L.S. dated July 2, 1980 and revised February 19, 1991 and approved and re-dated by the Columbia County Planning Commission and re-dated for recording by Planning Commission personnel, David Hill, on September 21, 1999, and containing 12,062 square feet upon which erected a dwelling house.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/2/2006

SERVICE# 5 - OF - 13 SERVICES
DOCKET # 14ED2006

PLAINTIFF

JP MORGAN CHASE BANK, N.A., AS INDENTURE
TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE
NOTE INSURER OF ABF'S MORTGAGE LOAN TRUST
2001-3, MORTGAGE BACKED NOTES

DEFENDANT
ATTORNEY FIRM

SHARON M. COLE
SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
CAROLYN REMLEY-TAX COLLECTOR
PO BOX 270
BENTON

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON CAROLYN

RELATIONSHIP COLLECTOR IDENTIFICATION _____

DATE 2-6-6 TIME 1030 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) 3301 EVERETT ST

BENTON

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

[Signature]

DATE 2-6-6

~~XXXX~~

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/2/2006

SERVICE# 6 - OF - 13 SERVICES
DOCKET # 14ED2006

PLAINTIFF

JP MORGAN CHASE BANK, N.A., AS INDENTURE
TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE
NOTE INSURER OF ABF'S MORTGAGE LOAN TRUST
2001-3, MORTGAGE BACKED NOTES

DEFENDANT

SHARON M. COLE

ATTORNEY FIRM

SHAPIRO AND KREISMAN

PERSON/CORP TO SERVED
BENTON WATER & SEWER
37 THREE SPRINGS RD
BENTON STILL WATER

PAPERS TO SERVED

WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON LYNN DRESSLER - POSTED

RELATIONSHIP _____ IDENTIFICATION _____

DATE 2-6-6 TIME 10:12 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) 37 THREE SPRINGS RD
STILL WATER

ATTEMPTS
DATE

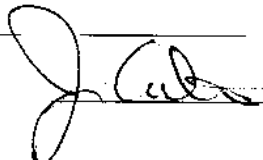
TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY



DATE 2-6-6

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/2/2006

SERVICE# 7 - OF - 13 SERVICES
DOCKET # 14ED2006

PLAINTIFF

JP MORGAN CHASE BANK, N.A., AS INDENTURE
TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE
NOTE INSURER OF ABF'S MORTGAGE LOAN TRUST
2001-3, MORTGAGE BACKED NOTES

DEFENDANT
ATTORNEY FIRM

SHARON M. COLE
SHAPIRO AND KREISMAN

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON Leslie Lewis

RELATIONSHIP Prop. Service IDENTIFICATION _____

DATE 2-6-6 TIME 0915 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB X 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 2-6-6

FAX SHEET**BENTON MUNICIPAL WATER
AND SEWER AUTHORITY****PHONE: (570) 925-6341****FAX: (570) 925-5346****LYNN DRESSLER
RECORDING/BILLING SECRETARY****PHONE: (570) 864-3085****DATE:** Feb. 6, 2006**TO:** Sheriff Tom Chamberlain 389-5625**FROM:** Lynn Dressler**BENTON MUNICIPAL WATER AND SEWER AUTHORITY****RE:** Sharon Cole acct# 50290**NUMBER OF PAGES:** 3

Current balance on Cole account is

\$ 1,016.24 up through 1/20/06.The approximate charge for 1/20/06 through
4/26/06 is \$ 151.20.

CUSTOMER ACCOUNT INQUIRY - SEARCHING BY ACCOUNT NUMBER

```

#####
# ACCOUNT # ....: 050290 Normal
#
# Name .....: COLE, SHARON
# Address .....:
# Phone .....:
#
# Install Date.: 09/23/99
# Install Chrg.: 0.00
# Mem'ship Fee.: 0.00
# Penalty? Y/N.: Y
# Tax Code .....: EXEMPT
# Bank #/Acct ..: 0
#####
#Z BILLING ADDRESS #####
# Line 1 ..:
# Line 2 ..: 166 POSEY HILL ROAD
# City ...: ORANGEVILLE
# State ...: PA Zip: 17859 LR RT#
#####
#Z WATER #####
#Z Rate...: 06 - RES WTR/SWR
#Z
#Z Deposit: 0.00
#Z Mtr SM.:
#Z Route...: 0001 10#
#Z
#Z Prev: 3/5000 - 01/24/04
#Z Curr: Not Posted
#####
#Z BALANCE #####
#Z Current ...: 50.40 3
#Z Over 30 ...: 50.40 3
#Z Over 60 ...: 50.40 3
#Z Over 90 ...: 845.04 3
#Z
#Z TOTAL DUE : 1016.24
#####

```

[B]=Breakdown [H]=History [T]=Transactions [N]=Note [P]=Prev/Next [ESC]=EXIT

BILLING HISTORY FOR: #050290 - SHARON COLE

```

#####
# PERIOD STATUS     BEG BAL    CREDITS    CHARGES    END BAL    BILLED
#####
# Feb 05 LATE       251.93      0.00      216.34     468.27     468.27
# Mar 05 LATE       468.27      0.00      55.19     523.46     523.46
# Apr 05 LATE       523.46      0.00      46.72     570.18     570.18
# May 05 LATE       570.18      0.00      46.72     616.90     616.90
# Jun 05 LATE       616.90      0.00      46.72     663.62     663.62
# Jul 05 LATE       663.62      0.00      50.22     713.84     713.84
# Aug 05 LATE       713.84      0.00      50.40     764.24     764.24
# Sep 05 LATE       764.24      0.00      50.40     814.64     814.64
# Oct 05 LATE       814.64      0.00      50.40     865.04     865.04
# Nov 05 LATE       865.04      0.00      50.40     915.44     915.44
# Dec 05 LATE       915.44      0.00      50.40     965.84     965.84
# Jan 06 LATE       965.84      0.00      50.40     1016.24    1016.24
#####
# TOTALS                0.00      764.31
#####

```

[ANY KEY]= BREAKDOWN OF CHARGES

[ESC]= CANCEL

BREAKDOWN OF CHARGES FOR SHARON COLE

	WATER USAGE	USAGE CHARGE	OTHER CHARGES	SEWER	HYDRANT	SALES TAX	TOTAL CHARGES
Feb 05	47000	136.87	2.47	27.00	0.00	0.00	216.34
Mar 05	0	17.50	10.69	27.00	0.00	0.00	55.19
Apr 05	0	17.50	2.22	27.00	0.00	0.00	46.72
May 05	0	17.50	2.22	27.00	0.00	0.00	46.72
Jun 05	0	17.50	2.22	27.00	0.00	0.00	46.72
Jul 05	0	21.00	2.22	27.00	0.00	0.00	50.22
Aug 05	0	21.00	2.40	27.00	0.00	0.00	50.40
Sep 05	0	21.00	2.40	27.00	0.00	0.00	50.40
Oct 05	0	21.00	2.40	27.00	0.00	0.00	50.40
Nov 05	0	21.00	2.40	27.00	0.00	0.00	50.40
Dec 05	0	21.00	2.40	27.00	0.00	0.00	50.40
Jan 6	0	21.00	2.40	27.00	0.00	0.00	50.40
TOT	47000	403.87	36.44	324.00	0.00	0.00	764.31
AVE	47000						

Press [ANY KEY] to CONTINUE

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/2/2006

SERVICE# 10 - OF - 13 SERVICES
DOCKET # 14ED2006

PLAINTIFF

JP MORGAN CHASE BANK, N.A., AS INDENTURE
TRUSTEE ON BEHALF OF THE NOTEHOLDERS AND THE
NOTE INSURER OF ABF'S MORTGAGE LOAN TRUST
2001-3, MORTGAGE BACKED NOTES

DEFENDANT
ATTORNEY FIRM

SHARON M. COLE
SHAPIRO AND KREISMAN

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

PAPERS TO SERVED
WRIT OF EXECUTION - MORTGAGE
FORECLOSURE

SERVED UPON DEB Miller

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 2-6-6 TIME 0840 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 2-6-6

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:06-FEB-06

FEE:\$5.00

CERT. NO:1647

COLE SHARON M
166 POSEY HILL ROAD
BENTON PA 17814

DISTRICT: BENTON BORO
DEED 20010-3357
LOCATION: 290 MARKET ST BENTON
PARCEL: 02 -04 -043-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	PENDING	COSTS	TOTAL AMOUNT DUE
2005	PRIM	1,491.61	32.99		60.00	1,584.60
TOTAL DUE :						\$1,584.60

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

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

REQUESTED BY: Timothy J. Chamberlain, Sheriff

REAL ESTATE OUTLINE

ED # 14-06

DATE RECEIVED 2-2-06
DOCKET AND INDEX 2-3-06
SET FILE FOLDER UP 2-3-06

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 ✓ CK# 162267
****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE Apr 26, 06 TIME 1200
POSTING DATE Mar 27, 06
ADV. DATES FOR NEWSPAPER
1ST WEEK Apr 5
2ND WEEK 12
3RD WEEK 19, 06

SHERIFF'S SALE

WEDNESDAY APRIL 26, 2006 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 14 OF 2006 ED AND CIVIL WRIT NO. 1411 OF 2005 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 Borough of Benton, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING on the South side of Market Street at a rebar set, being the Northeasterly corner of lads now or formerly of Gregory L. and Rose Marie Lore; thence along the South side of Market Street South 65 degrees 37 minutes 30 seconds East 48.47 feet to a rebar set; thence South 18 degrees 00 minutes 00 seconds East 6.36 feet to a rebar set; thence South 33 degree 52 minutes 03 seconds West 143.49 feet to a rebar set on the North side of Beaver Alley; thence along the North side of Beaver Alley North 55 degrees 23 minutes 32 seconds West 64.01 feet to a rebar set; thence along the Easterly line of lands now or formerly of Lore, North 34 degrees 02 minutes 05 seconds East 107.80 feet to an iron pipe found; thence South 56 degrees 23 minutes 28 seconds East 7.80 feet to an iron pipe found; thence North 35 degrees 15 minutes 15 seconds East 100.21 feet to a rebar set, the place of BEGINNING.

BEING Lot No. 1 on a survey draft of Frank E. Beishline, P.L.S. dated July 2, 1980 and revised February 19, 1991 and approved and re-dated by the Columbia County Planning Commission and re-dated for recording by Planning Commission personnel, David Hill, on September 21, 1999, and containing 12,062 square feet upon which erected a dwelling house.

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
Megan D.H. Smith
2520 Renaissance Blvd.
King of Prussia, PA 19406

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

SHERIFF'S SALE

WEDNESDAY APRIL 26, 2006 AT 10:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 14 OF 2006 ED AND CIVIL WRIT NO. 1411 OF 2005 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:

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Plaintiff's Attorney
Megan D.H. Smith
2520 Renaissance Blvd.
King of Prussia, PA 19406

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

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF COLUMBIA

SS

JP Morgan Chase Bank, N.A., as Indenture Trustee
on behalf of the Noteholders and the Note Insurer of
ABFS Mortgage Loan Trust 2001-3, Mortgage
Backed Notes
PLAINTIFF

No: 2005-CV-1411

2006-ED 14

VS.

WRIT OF EXECUTION:

MORTGAGE FORECLOSURE

Sharon M. Cole
DEFENDANT(S)

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:

290 Market Street, Benton, PA 17814

See attached legal

NOTE: Description of property may be included in, or attached to the Writ.

Amount Due

\$82,895.34

Interest from January 7, 2006 to

\$ _____

Costs to be added

Seal of Court

Fanni B. Kline
PROTHONOTARY

Date: *02-02-06*

Elizabeth A. Burney
Deputy Prothonotary

SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

2520 Renaissance Blvd, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO

Admitted in Illinois and Florida Only

DAVID S. KREISMAN

Admitted in Illinois Only

KEVIN DISKIN

Managing Attorney

DANIELLE BOYLE-EBERSOLE +*

JOSEPH REJENT

MEGAN D.H. SMITH + ~

ILANA ZION

+ Also Licensed in New Jersey

- Also Licensed in New York

** Also Licensed in Michigan*

Columbia County Clerks
35 West Main Street
P.O. Box 380
Bloomsburg, PA 17815

RE: JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders
and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed
Notes vs. Sharon M. Cole
Docket number: 2005-CV-1411
Our file number: 05-24454

Dear Sir/Madame:

We enclose the following documents for filing:

___ Check in the amount of \$
___ Certification pursuant to Rule 237.1 (if applicable);
___ Praecipe for Judgment;
___ Affidavit of last known addresses;
___ Certificate of Service
___ Affidavit of Non-military Service;
___ Rule 236 Notices with stamped and addressed envelopes;
___ Bankruptcy Court order, if applicable;
___ Proof of service of the complaint, if required;
___ Check in the amount of \$

Please enter judgment and return the "ATTORNEY COPY" in the prepaid envelope provided.

Thank you for your cooperation in this regard.

Very truly yours,

Heather Doyle
Legal Assistant

FILED
2006 FEB -1 A 11:17
CLERK OF COURT
JUDICIAL DISTRICT OF JEFFERSON COUNTY
PA

SHAPIRO & KREISMAN, LLC
BY: MEGAN D.H. SMITH, ESQUIRE
ATTORNEY I.D. NO: 84047
2520 RENAISSANCE BLVD., SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 05-24454

JP Morgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust
2001-3, Mortgage Backed Notes
PLAINTIFF

vs.

Sharon M. Cole
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2005-CV-1411

2006-ED-14

AFFIDAVIT PURSUANT TO RULE 3129.1

JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes, Plaintiff in the above action, sets forth, as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at 290 Market Street, Benton, PA 17814.

1. Name and address of Owner(s) or Reputed Owner(s)

Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859

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

Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859

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

JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

Benton Water & Sewer Authority
To be provided

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

JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes, Plaintiff
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

PHFA
211 North Front Street
Harrisburg, PA 17105

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

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:

Columbia County Domestic Relations
15 Perry Avenue, P.O. Box 380
Bloomsburg, PA 17815

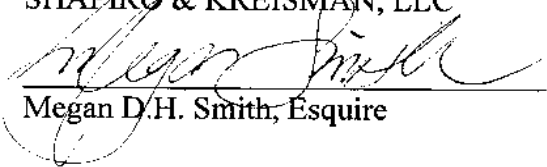
7. Name and address of every other person of whom the plaintiff has knowledge who has
any interest in the property which may be affected by the sale:

TENANT OR OCCUPANT
290 Market Street
Benton, PA 17814

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. Section 4904 relating to unsworn falsification to
authorities.

SHAPIRO & KREISMAN, LLC

BY:


Megan D.H. Smith, Esquire

SK

SHAPIRO & KREISMAN, LLC

ATTORNEYS AT LAW

2520 Renaissance Blvd, Suite 150, King of Prussia, Pennsylvania 19406

Tel: (610) 278-6800, Fax: (610) 278-9980

GERALD M. SHAPIRO
Admitted in Illinois and Florida Only
DAVID S. KREISMAN
Admitted in Illinois Only
KEVIN DISKIN
Managing Attorney
DANIELLE BOYLE-EBERSOLE +*
JOSEPH REJENT
MEGAN D.H. SMITH + ~
ILANA ZION
+ Also Licensed in New Jersey
~ Also Licensed in New York
* Also Licensed in Michigan

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

RE: JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes vs. Sharon M. Cole
Docket number: 2005-CV-1411
Our file number: 05-24454

Sir or Madam:

The Prothonotary shall have delivered the Writ of Execution for sale of Real Property to you together with the below listed documents for the _____ sale date. Please advise if this property will not be scheduled for that date.

In accordance with Columbia County's requirements for scheduling a Sheriff's sale, I enclose:

_____ Sale deposit in the amount of \$;
_____ 8 copies of the property legal description for the deed and printers;
_____ Affidavit pursuant to Rule 3129.1 ;
_____ Act 91 Affidavit;
_____ Notices of Sale for each Defendant;
_____ Request for service of the notice of sale;
_____ Request for posting, advertising, of the notice of sale.

_____ Please time stamp the enclosed "ATTORNEY COPY" of the 3129 Affidavit and return in the prepaid envelope provided.

We will send notice of the sale to all known lienholders prior to the sale and will file a Certification.

Thank you for your cooperation in this matter.

Very truly yours,

Heather Doyle
Legal Assistant

SHAPIRO & KREISMAN, LLC
2520 RENAISSANCE BLVD., SUITE 150
KING OF PRUSSIA, PA 19406
Telephone: (610) 278-6800
Facsimile: (610) 278-9980

Columbia County Sheriff
35 West Main Street
Bloomsburg, PA 17815

Re: JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders
and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed
Notes vs. Sharon M. Cole
CIVIL ACTION NO. 2005-CV-1411
OUR FILE NO. 05-24454

Sir/Madam:

Please serve the NOTICE OF SALE upon the following Defendants at the addresses
provided:

Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859

Upon service, please forward to this office in the enclosed self-addressed stamped
envelope, a copy of your Sheriff's Return.

Your assistance in this matter is greatly appreciated.

Very truly yours,

Heather Doyle
Legal Assistant

Enclosures

SHAPIRO & KREISMAN, LLC
BY: MEGAN D.H. SMITH, ESQUIRE
ATTORNEY I.D. NO: 84047
2520 RENAISSANCE BLVD., SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 05-24454

JP Morgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust
2001-3, Mortgage Backed Notes
PLAINTIFF

vs.

Sharon M. Cole
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2005-CV-1411

2006-ED-14

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859

Your house (real estate) at:

290 Market Street, Benton, PA 17814
02-04-043

is scheduled to be sold at Sheriff's Sale on _____ at:

Columbia County Sheriff's County
35 West Main Street
Bloomsburg, PA 17185

at _____, to enforce the court judgment of \$82,895.34 obtained by JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes against you.

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 back to JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes the amount of the judgment plus costs or the back payments, late charges, costs, and reasonable attorneys fees due. To find out how much you must pay, you may call: (610) 278-6800.
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 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 of 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.**

4. 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 (610) 278-6800.
5. 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.
6. 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 (570) 389-5622.
7. 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.
8. You have a 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.
9. 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 no later than thirty (30) days from the date of the sale. This schedule will state who will be receiving the 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 the date of filing of said schedule.
10. You may also have other rights and defenses or ways of getting your house 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.

Court Administrator Columbia County Lawyer Referral Service
Telephone: 570-784-8760
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT YOU ARE ADVISED THAT THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

05-24454

ALL THAT CERTAIN Piece, parcel and lot of land situate in the Borough of Benton, Columbia County, Pennsylvania, bounded and described as follows:

BEGINNING on the South side of Market Street at a rebar set, being the Northeasterly corner of lands now or formerly of Gregory L. and Rose Marie Lore; thence along the South side of Market Street South 65 degrees 37 minutes 30 seconds East 48.47 feet to a rebar set; thence South 18 degrees 00 minutes 00 seconds East 6.36 feet to a rebar set; thence South 33 degree 52 minutes 03 seconds West 143.49 feet to a rebar set on the North side of Beaver Alley; thence along the North side of Beaver Alley North 55 degrees 23 minutes 32 seconds West 64.01 feet to a rebar set; thence along the Easterly line of lands now or formerly of Lore, North 34 degrees 02 minutes 05 seconds East 107.80 feet to an iron pipe found; thence South 56 degrees 23 minutes 28 seconds East 7.80 feet to an iron pipe found; thence North 35 degrees 15 minutes 15 seconds East 100.21 feet to a rebar set, the place of BEGINNING.

BEING Lot No. 1 on a survey draft of Frank E. Beishline, P.L.S. dated July 2, 1980 and revised February 19, 1991 and approved and re-dated by the Columbia County Planning Commission and re-dated for recording by Planning Commission personnel, David Hill, on September 21, 1999, and containing 12,062 square feet upon which erected a dwelling house.

ALL THAT CERTAIN Piece, parcel and lot of land situate in the Borough of Benton, Columbia County, Pennsylvania, bounded and described as follows:

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SHAPIRO & KREISMAN, LLC
BY: MEGAN D.H. SMITH, ESQUIRE
ATTORNEY I.D. NO: 84047
2520 RENAISSANCE BLVD., SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 05-24454

JP Morgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust
2001-3, Mortgage Backed Notes
PLAINTIFF

vs.

Sharon M. Cole
DEFENDANT(S)

COURT OF COMMON PLEAS
CIVIL DIVISION
COLUMBIA COUNTY

NO:2005-CV-1411

CERTIFICATION OF ADDRESS

I hereby certify that the correct address of the judgment creditor (Plaintiff) is:

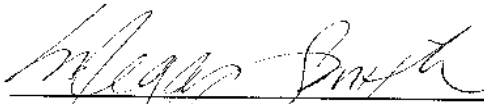
JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note
Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401

and that the last known address(es) of the judgment debtor (Defendant(s)) is:

Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859

SHAPIRO & KREISMAN, LLC

BY:



Megan D.H. Smith, Esquire
Attorney for Plaintiff

05-24454

SHAPIRO & KREISMAN, LLC
BY: MEGAN D.H. SMITH, ESQUIRE
ATTORNEY I.D. NO: 84047
2520 RENAISSANCE BLVD., SUITE 150
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JP Morgan Chase Bank, N.A., as Indenture
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PLAINTIFF

vs.

Sharon M. Cole
DEFENDANTS

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO: 2005-CV-1411

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I hereby certify that I am the Attorney of record for the Plaintiff in this Action against
Real Property and further certify this Property is:


____ FHA - Tenant Occupied or Vacant
____ Commercial
____ As a result of a Complaint in Assumpsit
____ That the Plaintiff has complied in all respects with Section 403 of the Mortgage
X Assistance Act including but not limited to:

- (a) Service of notice on Defendant(s)
- (b) Expiration of 30 days since the service of notice
- (c) Defendant(s) failure to request or appear at meeting with Mortgagee or
Consumer Credit Counseling Agency
- (d) Defendant(s) failure to file application with Homeowners Emergency
Assistance Program.

I further agree to indemnify and hold harmless the Sheriff of Columbia county for any
false statement given herein.

SHAPIRO & KREISMAN, LLC

BY:



Megan D.H. Smith, Esquire
84047

SHAPIRO & KREISMAN, LLC
BY: KEVIN DISKIN, ESQ.,
JOSEPH REJENT, ESQ.,
AND ILANA ZION, ESQ.
ATTORNEY I.D. NOS. 86727, 59621 & 87137
2520 RENAISSANCE BLVD., SUITE 150
KING OF PRUSSIA, PA 19406
TELEPHONE: (610) 278-6800
S & K FILE NO. 05-24454

JP Morgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust
2001-3, Mortgage Backed Notes
PLAINTIFF

COURT OF COMMON PLEAS
COLUMBIA COUNTY

NO:

VS.

Sharon M. Cole
DEFENDANT(S)

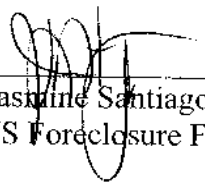
STATE OF: Florida
COUNTY OF: Orange

AFFIDAVIT OF NON-MILITARY SERVICE

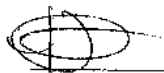
THE UNDERSIGNED being duly sworn, states that he/she is over the age of eighteen years and competent to make this affidavit and the following averments are based upon investigations made and records maintained either as Plaintiff or servicing agent of the Plaintiff and that the above-captioned Defendants' last known address is as set forth in the caption and they are not in the Military or Naval Service of the United States of America or its Allies as defined in the Soldiers and Sailors Civil Relief Act of 1940, as amended.

JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes

By:


NAME: Jasmine Santiago
TITLE: US Foreclosure Facilitator

Sworn to and subscribed before me this 14 day of November, 2005.



Notary Public



Heather A. Snider
My Commission DD220481
Expires July 06, 2007

SHAPIRO & KREISMAN, LLC
BY: MEGAN D.H. SMITH, ESQUIRE
ATTORNEY I.D. NO: 84047
2520 RENAISSANCE BLVD., SUITE 150
KING OF PRUSSIA, PA 19406
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JP Morgan Chase Bank, N.A., as Indenture
Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust
2001-3, Mortgage Backed Notes
PLAINTIFF
vs.
Sharon M. Cole
DEFENDANTS

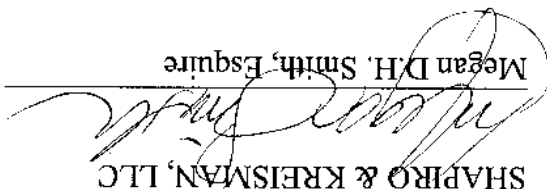
COURT OF COMMON PLEAS
COLUMBIA COUNTY
NO: 2005-CV-1411

AFFIDAVIT PURSUANT TO RULE 3129.1

JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes, Plaintiff in the
above action, sets forth, as of the date the praecipe for the writ of execution was filed, the
following information concerning the real property located at 290 Market Street, Benton, PA
17814.

1. Name and address of Owner(s) or Reputed Owner(s)
Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859
2. Name and address of Defendant(s) in the judgment:
Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859
3. Name and last known address of every judgment creditor whose judgment is a record lien
on the real property to be sold:
Sharon M. Cole
139 Posey Hill Road
Orangeville, PA 17859

JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the
Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes
1665 Palm Beach Lakes, Suite 105
West Palm Beach, FL 33401
Benton Water & Sewer Authority
To be provided

SHAPIRO & KREISMAN, LLC
 BY: 
 Megan D.H. Smith, Esquire

authorities.

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. Section 4904 relating to unsworn falsification to

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:
 TENANT OR OCCUPANT
 290 Market Street
 Benton, PA 17814
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:
 Columbia County Domestic Relations
 15 Perry Avenue, P.O. Box 380
 Bloomsburg, PA 17815
5. Name and address of every other person who has any record lien on the property:
 NONE
4. Name and address of the last recorded holder of every mortgage of record:
 JP Morgan Chase Bank, N.A., as Indenture Trustee on behalf of the Noteholders and the
 Note Insurer of ABFS Mortgage Loan Trust 2001-3, Mortgage Backed Notes, Plaintiff
 1665 Palm Beach Lakes, Suite 105
 West Palm Beach, FL 33401
 PHFA
 211 North Front Street
 Harrisburg, PA 17105

Shapiro & Kreisman, LLC
General Business Account
2520 RENAISSANCE BLVD
SUITE 150
King of Prussia, PA 19406-2647

LaSalle Bank N.A.
Chicago IL 60603

162267
2-50/710

Pay This Amount

One Thousand Three Hundred Fifty and No/100 Dollars 01/13/06 *****\$1,350.00

Re: 05-24454 / 34469247 / HD

Check Date

Check Amount

Check Void After 90 Days

Pay
to the
order of

SHERIFF OF COLUMBIA COUNTY
P.O. BOX 380
BLOOMSBURG, PA 17815

⑈ 162267 ⑈ ⑆0710000505⑆ 5201147419⑈