

SHERIFF'S SALE COST SHEET

Optima One Mkt. vs. Woodluff
 NO. 211-07 ED NO. 292-03 JD DATE/TIME OF SALE stayed

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>241.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>24.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$55.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.00</u>
NOTARY	\$ <u>10.00</u>
TOTAL ***** \$ <u>301.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>801.12</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>951.12</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ _____
TOTAL ***** \$ <u>-0-</u>	

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$ _____
SCHOOL DIST. 20	\$ _____
DELINQUENT 20	\$ <u>5.00</u>
TOTAL ***** \$ <u>5.00</u>	

MUNICIPAL FEES DUE:

SEWER 20	\$ _____
WATER 20	\$ _____
TOTAL ***** \$ <u>-0-</u>	

SURCHARGE FEE (DSTE)	\$ <u>116.00</u>
MISC. <u>Paintage</u>	\$ <u>12.72</u>
TOTAL ***** \$ <u>12.72</u>	

TOTAL COSTS (OPENING BID)

1500
1379.84
120.16
Re fund

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
215-368-9500

MARK J. UDREN*
STUART WINNEG**
LORRAINE DOYLE**
ALAN M. MINATO***
CHANDRA M. ARKEMA***
*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

June 2, 2008

Sent via telefax #570-389-5625

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

Re: Option One Mortgage Corporation
vs.
Nanette E. Woodruff
Columbia County C.C.P. No. 2003-CV-292
Premises: 151 Foundryville Road, Berwick, PA 18603
SS Date: June 4, 2008

Dear Wendy:

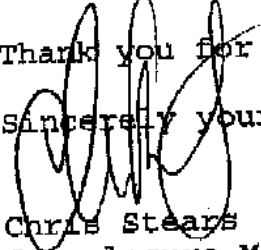
Please STAY the Sheriff's Sale scheduled for June 4, 2008.

Sale is Stayed for the following reason:

Loss mitigation. Amount collected to follow.

Thank you for your attention to this matter.

Sincerely yours,


Chris Stears
Foreclosure Manager

/kap

Amount collected
\$ 635.99

SHERIFF'S SALE COST SHEET

Option One Akrt. Corp. vs. Nanette Woodruff
 NO. 211-07 ED NO. 292-03 JD DATE/TIME OF SALE 6-4-08 1130

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ 150.00
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ 24.50
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ 24.00
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ 5.00
NOTARY	\$ 10.00
TOTAL ***** \$ 386.00	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ 801.12
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ 1026.12	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ 41.50
TOTAL ***** \$ 51.50	

REAL ESTATE TAXES:	
BORO, TWP & COUNTY 20	\$ 339.80
SCHOOL DIST. 20	\$
DELINQUENT 20	\$ 1306.94
TOTAL ***** \$ 1646.74	

MUNICIPAL FEES DUE:	
SEWER 20	\$ 416.20
WATER 20	\$
TOTAL ***** \$ 416.20	

SURCHARGE FEE (DSTE)	\$ 110.00
MISC.	\$
	\$
TOTAL ***** \$ 0	

TOTAL COSTS (OPENING BID) \$ 3636.56

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**
LORRAINE DOYLE**
ALAN M. MINATO***
CHANDRA M. ARKEMA***
***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

June 2, 2008

Sent via telefax #570-389-5625

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

Re: Option One Mortgage Corporation
vs.
Nanette E. Woodruff
Columbia County C.C.P. No. 2003-CV-292
Premises: 151 Foundryville Road, Berwick, PA 18603
SS Date: June 4, 2008

Dear Wendy:

Please **STAY** the Sheriff's Sale scheduled for June 4, 2008.

Sale is Stayed for the following reason:

Loss mitigation. Amount collected to follow.

Thank you for your attention to this matter.

Sincerely yours,


Chris Stears
Foreclosure Manager

/kap

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

Option One Mkt. Corp vs Nannette Woodruff

NO. 211-07 ED NO. 292-03 JD

DATE/TIME OF SALE: 6-4-08 1130

BID PRICE (INCLUDES COST) \$ _____

POUNDAGE - 2% OF BID \$ _____

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ _____

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): _____

TOTAL DUE: \$ _____

LESS DEPOSIT: \$ _____

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ _____

County 024

PARCEL ID: 07-038-056-00.000

TAX YEAR: 2008

ALTERNATE ID:

EFFECTIVE DATE:

Year	Authority	Fund
------	-----------	------

Delq Year	Bill Roll	Tax	Interest	Penalty	Other	Pending	Total Amount
2007	PRIM	1,101.35	36.36	110.14	45.00		1,292.85
Total:		1,101.35	36.36	110.14	45.00		1,292.85

1,292.85+
9.09+
5.++

003

1,306.94*

**JOAN ROTHERY
BRIAR CREEK TOWNSHIP
TAX COLLECTOR
122 TWIN CHURCH ROAD
BERWICK, PA 18603**

**570-759-2118
570-759-1681 FAX**

TO: Jim

FAX: 389-5625

PAGES (INC COVER): 1

DATE: 5-30-08

Nanette WFFdruff

Cty / Twp taxes due - \$339.80

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

MARK J. UDREN*
STUART WINNEG**
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****ADMITTED PA**
*****ADMITTED NJ, PA**
TINA MARIE RICH
OFFICE ADMINISTRATOR

PENNSYLVANIA OFFICE
215-368-9500

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

April 22, 2008

Sent via telefax #570-389-5625

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

Re: Option One Mortgage Corporation
vs.
Nanette E. Woodruff
Columbia County C.C.P. No. 2003-CV-292
Premises: 151 Foundryville Road, Berwick, PA 18603
SS Date: April 23, 2008

Dear Sheriff Tim Chamberland:

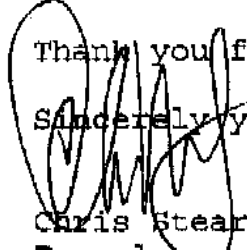
Please **POSTPONE** the Sheriff's Sale scheduled for April 23, 2008
FOR 30 DAYS - NEW SALE DATE: June 4, 2008 **SALE TIME:** 11:30 AM

Sale is Postponed for the following reason:

Repayment plan.

Thank you for your attention to this matter.

Sincerely yours,


Chris Stears
Foreclosure Manager

/kap



County: 024 PARCEL ID: 07-038-166-00-000

TAX YEAR: 2008

ALTERNATE ID: [Redacted]

VERSION: 1

UPDATED: 3 DMILLER on 01/17/2008 01:51 pm

CUR: Y

Owner: WOODRUFF NANETTE E Multi Owners: N

Billroll: PRIM PRIMARY Sub Receipt: [Redacted]

Date Recd: 01/17/2008

Address: 151 FOUNDRYVILLE RD

Owner Occupy: [Redacted] Bankruptcy Flag: [Redacted]

Data		Fees/				
Year	Billroll	Tax	Penalty	Interest	Other	Total
2007	PRIM	1,101.35	110.14	27.27	45.00	1,283.76
Total		1,101.35	110.14	27.27	45.00	1,283.76

+ 9.000000 May
1,292.76 Cent. Cost
1,297.85

Last Payment: [Redacted]

Last Notice Date: 03/03/2008 Type: NOT [Redacted]

Stay Agreement: NO Stay Date: [Redacted] Date: [Redacted]

Tax Sale Type: [Redacted] Date: [Redacted]

Tax Sale Status: [Redacted]

(May Amount)



February 26, 2008

Timothy T. Chamberlain
Sheriff of Columbia County
Court House- P.O. Box 380
Bloomsburg, PA 17815

OPTION ONE MORTGAGE CORPORATION

VS.

NANETTE E. WOODRUFF

DOCKET # 211ED2007

JD # 292JD2003

Dear Timothy:

The *updated* amount due on sewer account #200680 for the property located at 151 Foundryville Road Berwick, Pa through June 30, 2008 is \$416.20.

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

Sincerely,

Kelly Greer
Authority Clerk

1108 Freas Avenue • Berwick, Pennsylvania 18603

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Provider"

Phone: (570) 752-8477 • Fax: (570) 752-8479

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

MARK J. UDREN*
STUART WINNEG**
LORRAINE DOYLE**
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*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PENNSYLVANIA OFFICE
215-568-9300

PLEASE RESPOND TO NEW JERSEY OFFICE

February 6, 2008

Sent via telefax #570-389-5625

Columbia County Sheriff's Office

P.O. Box 380

Bloomsburg, PA 17815

ATTN: Wendy

Re: Option One Mortgage Corporation
vs.

Nanette E. Woodruff

Columbia County C.C.P. No. 2003-CV-292

Premises: 151 Foundryville Road, Berwick, PA 18603

SS Date: February 6, 2008

Dear Wendy:

Please Postpone the Sheriff's Sale scheduled for February 6, 2008
to April 23rd, 2008

Sale is Postponed for the following reason:

Due to Repayment Plan.

Thank you for your attention to this matter.

Sincerely yours,


Chris Stearns
Foreclosure Manager

/kap

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
CHANDRA M. ARKEMA, ESQUIRE - ID #203437
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Option One Mortgage
Corporation
PO Box 57038
Irvine, CA 92619-7038
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

COPY

v.

Nanette E. Woodruff
151 Foundryville Road
Berwick, PA 18603
Defendant(s)

NO. 2003-CV-292

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: January 7, 2008

UDREN LAW OFFICES, P.C.

BY: 
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

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

SENDER: COMPLETE THIS SECTION
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.

SENDER: COMPLETE THIS SECTION
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:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature *211*
[Signature] ☐ Agent ☒ Addressee

B. Received by (Printed Name) C. Date of Delivery *12/17/07*

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) **7007 0710 0002 4094 9567**
PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-15

SENDER: COMPLETE THIS SECTION
■ 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.

1. Article Addressed to:

INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

COMPLETE THIS SECTION ON DELIVERY

A. Signature *211*
[Signature] ☐ Agent ☒ Addressee

B. Received by (Printed Name) C. Date of Delivery *17 2007*

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) **7007 0710 0002 4094 9574**
PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-15

SENDER: COMPLETE THIS SECTION
■ 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.

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature *211*
[Signature] ☐ Agent ☒ Addressee

B. Received by (Printed Name) C. Date of Delivery *DEC 18 2007*

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number (Transfer from service label) **7007 0710 0002 4094 9581**
PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-15

COMPLETE THIS SECTION ON DELIVERY

A. Signature *211*
[Signature] ☐ Agent ☒ Addressee

B. Received by (Printed Name) C. Date of Delivery *DEC 17 2007*

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
CHANDRA M. ARKEMA, ESQUIRE - ID #203437
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

Option One Mortgage
Corporation

Plaintiff

v.

Nanette E. Woodruff

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2003-CV-292

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Option One Mortgage Corporation, 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: 151 Foundryville Road, Berwick, PA 18603

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

Nanette E. Woodruff 151 Foundryville Road
Berwick, PA 18603

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

Citibank South Dakota NA 7920 NW 110th Street
Kansas City, MO 64153

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

Name	Address
Option One Mortgage Corporation	PO Box 57038 Irvine, CA 92619-7038
Housing Authority of Columbia County	700 Saw Mill Road Bloomsburg, PA 17815

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

Name	Address
Berwick Area Joint Sewer Authority	1108 Freas Ave., Berwick, PA 18603 c/o Anthony J. McDonald, Esquire 208 E.Second St., Berwick, PA 18603

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 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

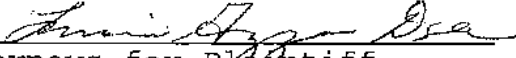
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Address
Tenants/Occupants	151 Foundryville Road Berwick, PA 18603

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

Dated: January 28, 2008

UDREN LAW OFFICES, P.C.

BY: 
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
CHANDRA M. ARKEMA, ESQUIRE - ID #203437
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Option One Mortgage Corporation
Plaintiff

v.

Nanette E. Woodruff
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2003-CV-292

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

**NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY**

OWNER(S): Nanette E. Woodruff

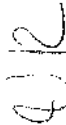
**PROPERTY: 151 Foundryville Road
Berwick, PA 18603**

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on **February 6, 2007**, at 11:30 am, 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

Name and Address of Sender		UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003 ATTN: Kristen Pluck		<input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified		<input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail		Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal insurance		Affix stamp here if issued as certificate of mailing or for additional copies of this bill. Postmark and Date of Receipt					
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks		
1		Commonwealth of PA, Dept. of Revenue, Bureau of Compliance PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230													
2		Tenants/Occupants 151 Foundryville Road Berwick, PA 18603													
3		Option One Mortgage Corporation PO Box 57038 Irvine, CA 92619-7038													
4		Housing Authority of Columbia County 700 Saw Mill Road Bloomsburg, PA 17815													
5		Berwick Area Joint Sewer Authority 1108 Freas Avenue Berwick, PA 18603													
6		Berwick Area Joint Sewer Authority c/o Anthony J. McDonald, Esquire 208 East Second Street Berwick, PA 18603													
7		Columbia Tax Claim Bureau P.O. Box 380 Bloomsburg, PA 17815													
8		Domestic Relations Section P.O. Box 380 Bloomsburg, PA 17815													
9		Citibank South Dakota NA 7920 NW 110th Street Kansas City, MO 64153													
10															
11															
12															
13															
14															
15															
Total number of Pieces Listed by Sender		9		Total Number of Pieces Received at Post Office		9		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 declaration of value is \$500,000 for domestic registered mail and \$100,000 for international registered mail. The maximum indemnity payable for the declaration of value is \$500,000 for domestic registered mail and \$100,000 for international registered mail. The maximum indemnity payable for the declaration of value is \$500,000 for domestic registered mail and \$100,000 for international registered mail.	



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

OPTION ONE MORTGAGE CORPORATION Docket # 211ED2007

VS

MORTGAGE FORECLOSURE

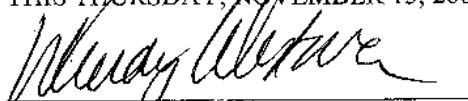
NANETTE E. WOODRUFF

AFFIDAVIT OF SERVICE

NOW, THIS WEDNESDAY, NOVEMBER 14, 2007, AT 10:00 AM, SERVED THE WITHIN
MORTGAGE FORECLOSURE UPON NANETTE WOODRUFF AT 151 FOUNDRYVILLE ROAD,
BERWICK BY HANDING TO NANETTE WOODRUFF, , A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

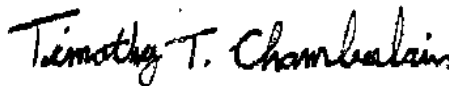
SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, NOVEMBER 15, 2007



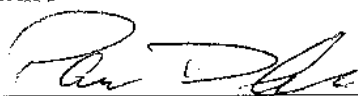
NOTARY PUBLIC

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



X

TIMOTHY T. CHAMBERLAIN
SHERIFF

X 

P. D'ANGELO
DEPUTY SHERIFF

EXHIBIT B

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Paula J. Barry 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 January 16, 23, 30, 2008 as printed and published; that the affiant is one of the officers or publisher or designated agent of the owner or publisher of said newspaper in which legal advertisement was published; that neither the affiant nor Press Enterprise is interested in the subject matter of said notice and advertisement and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

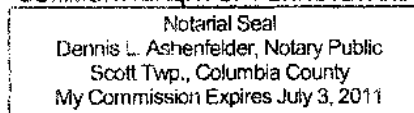
.....
.....

Sworn and subscribed to before me this 30th day of January, 2008...

.....
.....

(Notary Public)

My commission expires July 3, 2011 PENNSYLVANIA



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.

.....

COUNTY OF COLUMBIA
REAL ESTATE TAX LIEN CERTIFICATE

DATE:28-JAN-08

FEE:\$5.00

CERT. NO:4150

WOODRUFF NANETTE E
C/O NANETTE E YUHAS
151 FOUNDRYVILLE RD
BERWICK PA 18603

DISTRICT: BRIARCREEK TWP
DEED 20010-3690
LOCATION: 151 FOUNDRYVILLE RD BERWICK
PARCEL: 07 -03B-036-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	-----PENDING----- COSTS	TOTAL AMOUNT DUE
2007	PRIM	1,226.49	9.09	0.00	1,235.58
TOTAL DUE :					\$1,235.58

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: February ,2008

THIS IS TO CERTIFY THAT,ACCORDING TO OUR RECORDS,TAX LIENS AS OF
DECEMBER 31, 2007

REQUESTED BY:

Timothy T. Chamberlain, Sheriff
Jm.

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

OPTION ONE MORTGAGE CORPORATION Docket # 211ED2007

VS

MORTGAGE FORECLOSURE

NANETTE E. WOODRUFF

AFFIDAVIT OF SERVICE

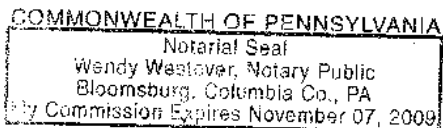
NOW, THIS WEDNESDAY, NOVEMBER 14, 2007, AT 10:00 AM, SERVED THE WITHIN
MORTGAGE FORECLOSURE UPON NANETTE WOODRUFF AT 151 FOUNDRYVILLE ROAD,
BERWICK BY HANDING TO NANETTE WOODRUFF, , A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

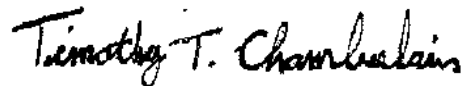
SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, NOVEMBER 15, 2007



NOTARY PUBLIC





X _____
TIMOTHY T. CHAMBERLAIN
SHERIFF

X 

P. D'ANGELO
DEPUTY SHERIFF

COLUMBIA COUNTY



HOUSING AUTHORITY

Main Office / Section 8 Office • 700 Sawmill Rd Suite 101 • Bloomsburg, PA 17815

Phone: (570) 784-9373
Jim Thomas: ext. 120
Jane: ext. 119
Diane: ext. 118
Main Office Fax: (570) 387-8806
Section 8 Fax: (570) 784-1479
TDD: (570) 389-5745

December 10, 2007

Mr. Tim Chamberlain
Columbia County Sheriff's Office
Court House
P.O. Box 380
Bloomsburg, PA 17815

Dear Mr. Chamberlain:

In response to your office's notice dated Wednesday, November 14, 2007, (received in our office on Tuesday, December 4, 2007), please be advised that the Columbia County Housing Authority holds the second mortgage on the property located at 151 Foundryville Road, Berwick, owned by Nanette E. Woodruff.

The Authority's mortgage was given to Ms. Woodruff in the amount of \$5,000.00. This the total amount owed to the Housing Authority.

If you require any additional information, please call me at 784-9373 ext. 119.

Sincerely,

Jane Storaska
Section 8 Coordinator

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 388
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

Wednesday, November 14, 2007

**HOUSING AUTHORITY OF COLUMBIA COUNTY
700 SAW MILL ROAD
BLOOMSBURG, PA 17815-**

**OPTION ONE MORTGAGE CORPORATION
VS
NANETTE E. WOODRUFF**

DOCKET # 211ED2007

JD # 292JD2003

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 11/14/2007

SERVICE# 2 - OF - 11 SERVICES
DOCKET # 211ED2007

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF
ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED
HOUSING AUTHORITY OF COLUMBIA COUNTY
700 SAW MILL ROAD
BLOOMSBURG

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON CAROL WAGNER

RELATIONSHIP PROPERTY MANAGER IDENTIFICATION _____

DATE 12-5-7 TIME 1445 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. Chamberlain

DATE 12-5-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 11/14/2007

SERVICE# 3 - OF - 11 SERVICES
DOCKET # 211ED2007

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF
ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED
JOAN ROTHERY-TAX COLLECTOR
122 TWIN CHURCH ROAD
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Joan Rothery

RELATIONSHIP _____ IDENTIFICATION _____

DATE 12-05-07 TIME 1555 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

Ron Dill

DATE

12-05-07

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 11/14/2007

SERVICE# 4 - OF - 11 SERVICES
DOCKET # 211ED2007

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF
ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED	PAPERS TO SERVED
BERWICK SEWER	MORTGAGE FORECLOSURE
1108 FREAS AVE.	
BERWICK	

SERVED UPON KRISTY Romic

RELATIONSHIP CLERK IDENTIFICATION _____

DATE 12-05-07 TIME 1530 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

Paul Delt

DATE 12-05-07

BERWICK AREA SCHOOL DISTRICT 2007 SCHOOL REAL ESTATE DATE 07/01/2007 BILL# 001751 **Copy 2**

BRIAR CREEK TOWNSHIP
MAKE CHECKS PAYABLE TO:
JOAN M. ROTHARY
122 TWIN CHURCH ROAD
BERWICK, PA 18603

DESCRIPTION	ASSESSMENT	RATE	2% DISC	FACE AMOUNT	10% PENALTY
REAL ESTATE	22897	48.100	1079.32	1101.35	1211.49

HOURS Tue & Wed 6am-9pm
 Wed 10am-1pm and 5pm-8pm
 Nov & Dec: Wed hours only
 PHONE 570-759-2118

THIS AMOUNT 1079.32
 IF PAID ON OR BEFORE Aug 31
 IF PAID ON OR BEFORE Oct 31
 IF PAID AFTER Nov 1

NO REFUNDS UNDER \$5.00

PROPERTY DESCRIPTION
 PARCEL 07 03803600000
 151 FOUNDRYVILLE RD
 20010-3690
 11.19 ACRES

ACCT. 9243
 SCHOOL PENALTY 10%
 DELINQUENT TAX TO
 COURTHOUSE DEC 15

MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT

M WOODRUFF NANETTE E
 A C/O NANETTE E YUHAS
 I 151 FOUNDRYVILLE RD
 L BERWICK PA 18603

T
O



December 7, 2007

Timothy T. Chamberlain
Sheriff of Columbia County
Court House- P.O. Box 380
Bloomsburg, PA 17815

OPTION ONE MORTGAGE CORPORATION

VS.

NANETTE E. WOODRUFF

DOCKET # 211ED2007

JD # 292JD2003

Dear Timothy:

The balance due on sewer account #200680 for the property located at 151 Foundryville Road Berwick, Pa through February 2008 is \$203.52.

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

Sincerely,

Kelly Greer
Authority Clerk

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 11/14/2007

SERVICE# 5 - OF - 11 SERVICES
DOCKET # 211ED2007

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF
ATTORNEY FIRM UDREN LAW OFFICE

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON HURZEN C/O

RELATIONSHIP CUSTOMER S/P IDENTIFICATION _____

DATE 12-3-7 TIME 1400 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

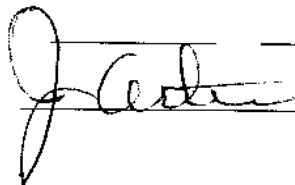
TIME

OFFICER

REMARKS

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

DEPUTY



DATE 12-3-7

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
pleadings@udren.com

Option One Mortgage
Corporation

Plaintiff

v.

Nanette E. Woodruff
Defendant(s)

Waiver of Watchman

In Court of Common Pleas of
Columbia County PA.

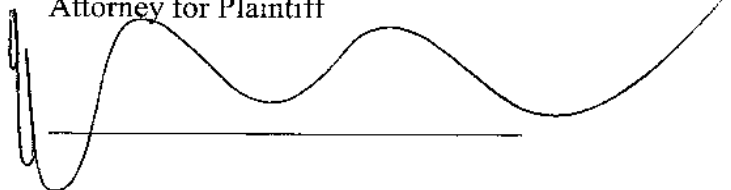
No. of ED

No. of JD

Civil Action—Law
Mortgage Foreclosure

I, Attorney Mark J. Udren, do hereby state that any Deputy Sheriff or Sheriff levying upon or attaching any property under the writ issued in the above-captioned matter may leave same without a watchman, in custody of whomever is found in possession, after notifying such person of such levy or attachment, without liability of the part of such Deputy Sheriff or Sheriff to any plaintiff herein for any loss, destruction or removal of any such property before the Sheriff's sale thereof.

Attorney for Plaintiff

A handwritten signature in black ink, appearing to be 'Mark J. Udren', written over a horizontal line.

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
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Option One Mortgage
Corporation
Plaintiff
v.
Nanette E. Woodruff
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2003-CV-292

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF NEW JERSEY

:
:
: SS

COUNTY OF CAMDEN

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Servicemembers' Civil Relief Act (108 P.L. 189; 117 Stat. 2835; 2003 Enacted H.R. 100), and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Nanette E. Woodruff
Age: Over 18
Residence: As captioned above
Employment: Unknown

Name: MARK J. UDREN, ESQ.
Title: ATTORNEY FOR PLAINTIFF
Company: UDREN LAW OFFICES, P.C.

Sworn to and subscribed
before me this 15th day
of November, 2007.


Notary Public

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
pleadings@udren.com

Option One Mortgage
Corporation

Plaintiff

v.

Nanette E. Woodruff
Defendant(s)

In Court of Common Pleas of
Columbia County PA.

No. of ED

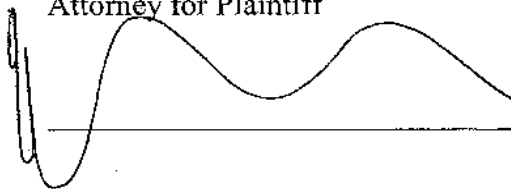
No. of JD

Civil Action—Law
Mortgage Foreclosure

Waiver of Watchman

I, Attorney ~~Mark J. Udren~~, do hereby state that any Deputy Sheriff or Sheriff levying upon or attaching any property under the writ issued in the above-captioned matter may leave same without a watchman, in custody of whomever is found in possession, after notifying such person of such levy or attachment, without liability of the part of such Deputy Sheriff or Sheriff to any plaintiff herein for any loss, destruction or removal of any such property before the Sheriff's sale thereof.

Attorney for Plaintiff

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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
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Option One Mortgage
Corporation
Plaintiff
v.
Nanette E. Woodruff
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2003-CV-292

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF NEW JERSEY

:
:
: SS
:

COUNTY OF CAMDEN

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Defendant: Nanette E. Woodruff
Age: Over 18
Residence: As captioned above
Employment: Unknown

Name: MARK J. UDREN, ESQ.
Title: ATTORNEY FOR PLAINTIFF
Company: UDREN LAW OFFICES, P.C.

Sworn to and subscribed
before me this 15th day
of November, 2007.


Notary Public



COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 11/14/2007

SERVICE# 1 - OF - 11 SERVICES
DOCKET # 211ED2007

PLAINTIFF OPTION ONE MORTGAGE CORPORATION

DEFENDANT NANETTE E. WOODRUFF
ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED	PAPERS TO SERVED
NANETTE WOODRUFF	MORTGAGE FORECLOSURE
151 FOUNDRYVILLE ROAD	
BERWICK	

SERVED UPON NANETTE WOODRUFF

RELATIONSHIP _____ IDENTIFICATION _____

DATE 11-14-07 TIME 1000 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) _____

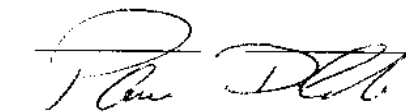
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 11-14-07

REAL ESTATE OUTLINE

ED # 211-07

DATE RECEIVED 11-14-07
DOCKET AND INDEX 11-14-07

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# 161092
****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE Feb. 6, 08 TIME 11:50
POSTING DATE Jan. 4, 08
ADV. DATES FOR NEWSPAPER
1ST WEEK Jan. 6
2ND WEEK Jan. 13
3RD WEEK Jan. 20

Andrew

SHERIFF'S SALE

WEDNESDAY FEBRUARY 6, 2008 AT 11:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 211 OF 2007 ED AND CIVIL WRIT NO. 292 OF 2003 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN LOT OR PIECE OF GROUND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE ON THE WESTERLY SIDE OF OLD TURNPIKE ROAD, NOW STATE HIGHWAY, LEADING FROM FOUNDRYVILLE TO JONESTOWN, IN THE VILLAGE OF FOUNDRYVILLE, TOWNSHIP OF BRIAR CREEK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A IRON POST, CORNER OF LAND NOW OR LATE OF WILLIAM BOWER; THENCE ALONG SAID TURNPIKE ROAD OR STATE HIGHWAY NORTH 26 DEGREES 45 MINUTES WEST 161 FEET TO AN IRON POST; THENCE ALONG OTHER LAND NOW OR LATE OF HOME OWNERS' LOAN CORPORATION SOUTH 69 DEGREES 15 MINUTES WEST 341 1/2 FEET TO AN IRON POST; THENCE ALONG LINE OF LAND NOW OR LATE OF JOHN KLINETOB SOUTH 40 DEGREES 30 MINUTES EAST 169 FEET TO A FENCE POST; THENCE ALONG LAND NOW OR LATE OF WILLIAM BOWER NORTH 69 DEGREES 15 MINUTES EAST 301.9 FEET TO AN IRON POST, THE PLACE OF BEGINNING.

BEING KNOWN AS: 151 FOUNDRYVILLE ROAD, BERWICK, PA 18603

PROPERTY ID NO.: 07-03B-036

TITLE TO SAID PREMISES IS VESTED IN NANETTE E. WOODRUFF BY DEED FROM CAROL SHERMAN AND LARRY SHERMAN, HER HUSBAND; DONNA ALBERTSON AND BYRON M. ALBERTSON, HER HUSBAND,; AND JAMES DRUMHELLER AND DONNA R. DRUMHELLER, HIS WIFE DATED 4/19/01 RECORDED 4/27/01 INSTRUMENT NO. 200103690.

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 FEBRUARY 6, 2008 AT 11:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 211 OF 2007 ED AND CIVIL WRIT NO. 292 OF 2003 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT CERTAIN LOT OR PIECE OF GROUND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE ON THE WESTERLY SIDE OF OLD TURNPIKE ROAD, NOW STATE HIGHWAY, LEADING FROM FOUNDRYVILLE TO JONESTOWN, IN THE VILLAGE OF FOUNDRYVILLE, TOWNSHIP OF BRIAR CREEK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

BEGINNING AT A IRON POST, CORNER OF LAND NOW OR LATE OF WILLIAM BOWER; THENCE ALONG SAID TURNPIKE ROAD OR STATE HIGHWAY NORTH 26 DEGREES 45 MINUTES WEST 161 FEET TO AN IRON POST; THENCE ALONG OTHER LAND NOW OR LATE OF HOME OWNERS' LOAN CORPORATION SOUTH 69 DEGREES 15 MINUTES WEST 341 ½ FEET TO AN IRON POST; THENCE ALONG LINE OF LAND NOW OR LATE OF JOHN KLINETOB SOUTH 40 DEGREES 30 MINUTES EAST 169 FEET TO A FENCE POST; THENCE ALONG LAND NOW OR LATE OF WILLIAM BOWER NORTH 69 DEGREES 15 MINUTES EAST 301.9 FEET TO AN IRON POST, THE PLACE OF BEGINNING.

BEING KNOWN AS: 151 FOUNDRYVILLE ROAD, BERWICK, PA 18603

PROPERTY ID NO.: 07-03B-036

TITLE TO SAID PREMISES IS VESTED IN NANETTE E. WOODRUFF BY DEED FROM CAROL SHERMAN AND LARRY SHERMAN, HER HUSBAND; DONNA ALBERTSON AND BYRON M. ALBERTSON, HER HUSBAND,; AND JAMES DRUMHELLER AND DONNA R. DRUMHELLER, HIS WIFE DATED 4/19/01 RECORDED 4/27/01 INSTRUMENT NO. 200103690.

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

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Plaintiff's Attorney
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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
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Option One Mortgage
Corporation
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

Nanette E. Woodruff
Defendant(s)

NO. 2003-CV-292

2007-ED-211

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:

151 Foundryville Road
Berwick, PA 18603
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$80,832.36

Interest From 4/19/03

to Date of Sale _____

Ongoing Per Diem of \$17.36

to actual date of sale including if sale is
held at a later date

(Costs to be added)

\$ _____

By Tami B. Kline Prothonotary
Clerk EAB

Date 11-14-2007

UDREN LAW OFFICES, P.C.
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ATTORNEY FOR PLAINTIFF

Option One Mortgage
Corporation
Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

Nanette E. Woodruff
Defendant(s)

NO. 2003-CV-292

2007-ED-211
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.

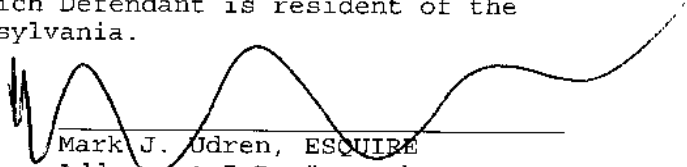
II. The Defendant(s) own the property being exposed to sale as:

☒ 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.
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ATTORNEY FOR PLAINTIFF

Option One Mortgage
Corporation

Plaintiff

v.

Nanette E. Woodruff

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2003-CV-292

2007-ED-211

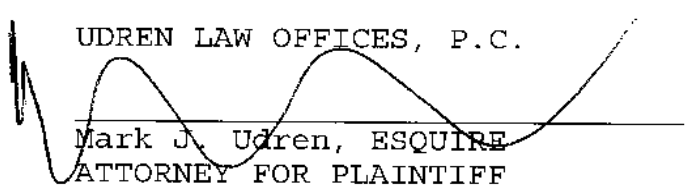
C E R T I F I C A T E

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
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ATTORNEY FOR PLAINTIFF

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Corporation

Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

Nanette E. Woodruff
Defendant(s)

NO. 2003-CV-292

2007-ED-211

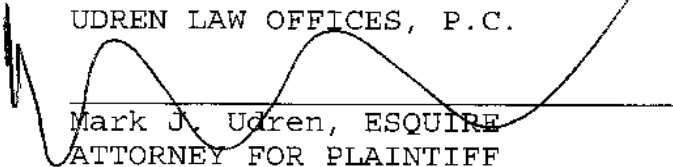
C E R T I F I C A T E

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:

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- () Non-owner occupied
- () Vacant
- (X) Act 91 procedures have been fulfilled.
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Mark J. Udren, ESQUIRE
ATTORNEY FOR PLAINTIFF

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ATTORNEY FOR PLAINTIFF

Option One Mortgage
Corporation
Plaintiff
v.

Nanette E. Woodruff
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2003-CV-292

2007-ED-211

AFFIDAVIT PURSUANT TO RULE 3129.1

Option One Mortgage Corporation, Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at: 151 Foundryville Road, Berwick, PA 18603

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

Nanette E. Woodruff 151 Foundryville Road
Berwick, PA 18603

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

Option One PO Box 57038
Mortgage Corporation Irvine, CA 92619-7038

Housing Authority of 700 Saw Mill Road
Columbia County Bloomsburg, PA 17815

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

Name

Address

Berwick Area Joint
Sewer Authority

Address to Follow

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 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

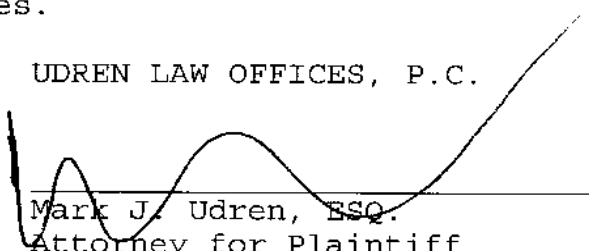
Tenants/Occupants

151 Foundryville Road
Berwick, PA 18603

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: November 1, 2007



Mark J. Udren, ESQ.
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
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WOODCREST CORPORATE CENTER
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NO. 2003-CV-292

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Commonwealth of PA,
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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:

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Address

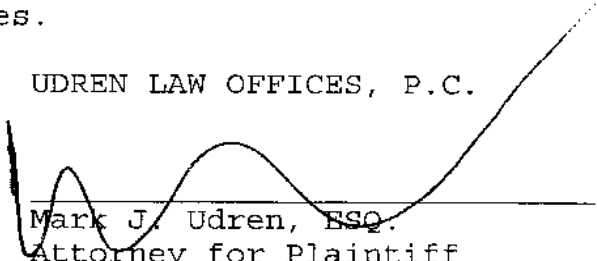
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Attorney for Plaintiff

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CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

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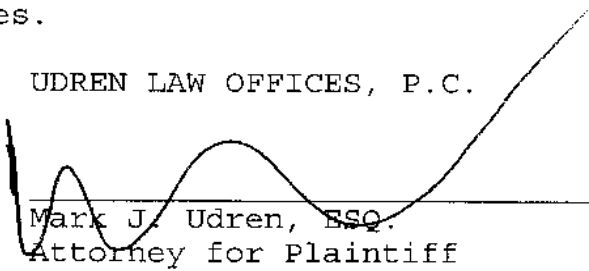
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DATED: November 1, 2007


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Attorney for Plaintiff

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COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2003-CV-292

2007-ED-211

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Nanette E. Woodruff
151 Foundryville Road
Berwick, PA 18603

Your house (real estate) at 151 Foundryville Road, Berwick, PA 18603 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 \$80,832.36, 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 canceled 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

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PROPERTY ID NO.: 07-03B-036

TITLE TO SAID PREMISES IS VESTED IN NANETTE E. WOODRUFF BY DEED FROM CAROL SHERMAN AND LARRY SHERMAN, HER HUSBAND; DONNA ALBERTSON AND BYRON M. ALBERTSON, HER HUSBAND; AND JAMES DRUMHELLER AND DONNA R. DRUMHELLER, HIS WIFE DATED 4/19/01 RECORDED 4/27/01 INSTRUMENT NO.200103690.

ALL THAT CERTAIN LOT OR PIECE OF GROUND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED, SITUATE ON THE WESTERLY SIDE OF OLD TURNPIKE ROAD, NOW STATE HIGHWAY, LEADING FROM FOUNDRYVILLE TO JONESTOWN, IN THE VILLAGE OF FOUNDRYVILLE, TOWNSHIP OF BRIAR CREEK, COUNTY OF COLUMBIA AND COMMONWEALTH OF PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS, TO WIT:

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BEING KNOWN AS: 151 FOUNDRYVILLE ROAD, BERWICK, PA 18603

PROPERTY ID NO.: 07-03B-036

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UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856. 669. 5400

FAX: 856. 669. 5399

pleadings@udren.com

PENNSYLVANIA OFFICE
215-368-9500

MARK J. UDREN*
STUART WINNEG***
GAYL SPIVAK***
HEIDI R. SPIVAK***
MARISA JOY COHEN***
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TINA MARIE RICH
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FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

November 1, 2007

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

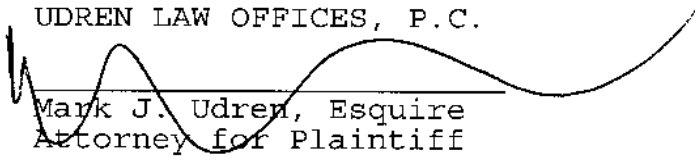
Re: Option One Mortgage Corporation
vs.
Nanette E. Woodruff
Columbia County C.C.P. No. 2003-CV-292

Dear Sir:

Please serve the Defendant(s), Nanette E. Woodruff at 151 Foundryville Road, Berwick, PA 18603.

Please then, **POST** the property with the Handbill at 151 Foundryville Road, Berwick, PA 18603.

UDREN LAW OFFICES, P.C.


Mark J. Udren, Esquire
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

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111 WOODCREST ROAD

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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



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

101092

101092

NUMBER

One Thousand Five hundred dollars and Zero cents

PAY
TO THE
ORDER
OF

Sheriff of Columbia County

DATE

11/02/2007

AMOUNT

\$1,500.00

VOID AFTER 90 DAYS

Mark A. Udren

For Sheriff Sale Deposit 03020347 Woodruff

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

⑈ 101092⑈ ⑆036001808⑆ 36 589745 3⑈