

SHERIFF'S SALE COST SHEET

Bail of new bid vs. Sever Simon
 NO. 3381 ED NO. 1845-00 JD DATE/TIME OF SALE June 1

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>115.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>2.00</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>30.74</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.00</u>
NOTARY	\$ <u>0.00</u>
TOTAL ***** \$ <u>326.24</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>858.76</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>1028.76</u>	

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>0.00</u>
TOTAL ***** \$ <u>0.00</u>	

REAL ESTATE TAXES:			
BORO, TWP & COUNTY 20		\$	<u>0.00</u>
SCHOOL DIST.	20	\$	<u>0.00</u>
DELINQUENT	20	\$	<u>5.00</u>
TOTAL ***** \$ <u>5.00</u>			

MUNICIPAL FEES DUE:			
SEWER	20	\$	<u>0.00</u>
WATER	20	\$	<u>0.00</u>
TOTAL ***** \$ <u>0.00</u>			

SURCHARGE FEE (DSTE)	\$ <u>10.00</u>
MISC.	\$ <u>0.00</u>
TOTAL ***** \$ <u>10.00</u>	

TOTAL COSTS (OPENING BID) \$ 1532.00

**PHELAN HALLINAN AND SCHMIEG, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy
Suite 1400
Philadelphia, PA 19103-1814
215-583-7000
Main Fax 215-583-5534**

Peter J. Tremper
Legal Assistant, Ext. 1481

Representing Lenders in
Pennsylvania and New Jersey

April 30, 2007

Via Telefax 717-248-2907

Office of the Prothonotary
Columbia County Courthouse
35 W. Main Street
Bloomsburg, PA 17815

**BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS
CWABS ASSET-BACKED CERTIFICATES TRUST 2005-BC4
vs.
JESSICA C. SMITH A/K/A JESSICA J. SMITH
COLUMBIA- No. 2006-CV-1845**

**Premises: 109 WILLOW DRIVE
BERWICK, PA 18603**

Dear Sir or Madam:

Please **STAY** the Sheriff's Sale of the above referenced property which is scheduled for **5/2/07**, return the original writ of execution to the Prothonotary's office and refund any unused money to our office.

No funds were reported to be received in consideration for the stay.

Should you have any questions or concerns do not hesitate to contact me.

Very truly yours,

Peter J. Tremper

SHERIFF'S SALE COST SHEET

Bank of New York vs. Jesse Smith
 NO. 33-07 ED NO. 1845 of JD DATE/TIME OF SALE May 2 0930

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>165.00</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>24.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>5.50</u>
NOTARY	\$ <u>10.00</u>
TOTAL *****	\$ <u>704.50</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>850.00</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>1075.00</u>

PROTHONOTARY (NOTARY)	\$10.00
RECORDER OF DEEDS	\$ <u>45.50</u>
TOTAL *****	\$ <u>55.50</u>

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$ <u>444.99</u>	
SCHOOL DIST. 20	\$	
DELINQUENT 20	\$ <u>5.00</u>	
TOTAL *****	\$ <u>449.99</u>	

MUNICIPAL FEES DUE:		
SEWER 20	\$ <u>338.36</u>	
WATER 20	\$	
TOTAL *****	\$ <u>338.36</u>	

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

TOTAL COSTS (OPENING BID) \$ 2438.11

COLUMBIA COUNTY SHERIFF'S OFFICE

SHERIFF'S REAL ESTATE FINAL COST SHEET

Bank of New York vs Jenny Smith

NO. 33-07 ED NO. 1845-06 JD

DATE/TIME OF SALE: May 2 0930

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 \$ _____

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA } SS

Jim Micklow, Treasurer 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 11, 18 & 25, 2007 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.

James T. Micklow

Sworn and subscribed to before me this 26th day of April, 2007

[Signature]

(Notary Public)
Commonwealth Of Pennsylvania
My commission expires Notarial Seal
Dennis L. Ashenfelter, 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.

.....

PHELAN HALLINAN & SCHMIEG, L.L.P.
One Penn Center at Suburban Station
1617 John F. Kennedy Boulevard
Suite 1400
Philadelphia, PA 19103-1814
215-563-7000
Main Fax 215-563-5534

April 9, 2007

Office of the Sheriff
Columbia County Courthouse

RE: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS
CWABS ASSET-BACKED CERTIFICATES TRUST 2005-BC4
v. JESSICA C. SMITH A/K/A JESSICA J. SMITH
COLUMBIA COUNTY, NO. 2006-CV-1845

Dear Sir or Madam:

Enclosed please find the following:

XX Affidavit of service pursuant to rule 3129 with attachments.

Please find attached a copy of the original Affidavit of service pursuant to rule 3129, which has been sent for filing with Columbia County Prothonotary's Office as of the date of this letter.

*****Please be advised that in the event the Plaintiff is not represented at the sale the sale is to be stayed or postponed.*****

Yours truly,


Peter Tremper
for PHELAN HALLINAN & SCHMIEG

*****PROPERTY IS LISTED FOR THE 5/2/07 SHERIFF'S SALE.*****

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA

BANK OF NEW YORK AS TRUSTEE
FOR THE CERTIFICATE HOLDERS
CWABS ASSET-BACKED
CERTIFICATES TRUST 2005-BC4

No.: 2006-CV-1845

vs.

JESSICA C. SMITH
A/K/A JESSICA J. SMITH

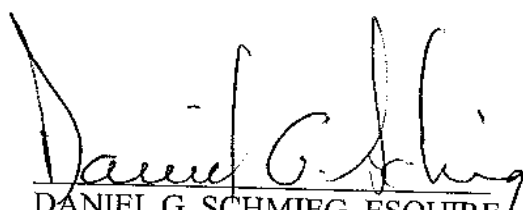
AFFIDAVIT OF SERVICE PURSUANT TO RULE 3129

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF COLUMBIA)

Sale Date: 5/2/07

I, DANIEL G. SCHMIEG, ESQUIRE attorney for **BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE HOLDERS CWABS ASSET-BACKED CERTIFICATES TRUST 2005-BC4** hereby verify that on **MARCH 8, 2007** true and correct copies of the Notice of Sheriff's sale were served by certificate of mailing to the recorded lienholders.

DATE: April 9, 2007


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Name and
Address
of Sender

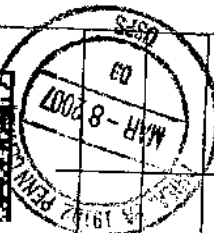
PHELAN HALLINAN & SCHMIEG LLC
ONE PENN CENTER PLAZA, SUITE 1400
PHILADELPHIA, PA 19103-1814

TEAM 3

Support

Line	Article Number	Name of Addressee, Street, and Post Office Address	Posta
1	*****	TENANT/OCCUPANT 109 WILLOW DRIVE BERWICK, PA 18603	
2	*****	DOMESTIC RELATIONS OF COLUMBIA COUNTY COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815	
3		COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE P.O. BOX 2675 HARRISBURG, PA 17105	
4		HOUSING AUTHORITY OF COUNTY OF COLUMBIA 700 SAW MILL ROAD BLOOMSBURG, PA 17815	
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
Total Number of Pieces Listed by Sender		RE: JESSICA C. SMITH A/K/A JESSICA J. SMITH	TEAM 3/SSG
		Postmaster, Per (Name of Receiving Employee)	PHS #145667.

UNITED STATES POSTAGE
PRINCE GEORGES
\$ 01.25
02 1M
0004218010
MAR 08 2007
MAILED FROM ZIP CODE 19103



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.

BANK OF NEW YORK

VS.



JESSICA SMITH

WRIT OF EXECUTION #33 OF 2007 ED

POSTING OF PROPERTY

March 27, 2007 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF JESSICA SMITH. AT 109 WILLOW DRIVE BERWICK
COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY
COLUMBIA COUNTY DEPUTY SHERIFF PAUL D'ANGELO.

SO ANSWERS


DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 27TH DAY OF MARCH 2007



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

**BANK OF NEW YORK AS TRUSTEE FOR
THE CERTIFICATE HOLDERS CWABS
ASSET-BACKED CERTIFICATES TRUST
2005-BC4**

Docket # 33ED2007

VS

MORTGAGE FORECLOSURE

JESSICA C. SMITH A/K/A JESSICA J. SMITH

AFFIDAVIT OF SERVICE

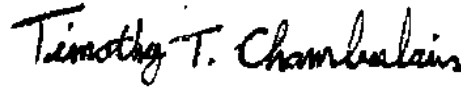
NOW, THIS WEDNESDAY, FEBRUARY 28, 2007, AT 7:05 PM, SERVED THE WITHIN
MORTGAGE FORECLOSURE UPON JESSICA SMITH AT 109 WILLOW DRIVE, BERWICK BY
HANDING TO ANTHONY HAYES, BOYFRIEND, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS FRIDAY, MARCH 02, 2007



NOTARY PUBLIC


X _____
TIMOTHY T. CHAMBERLAIN
SHERIFF

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Wendy Westover, Notary Public
Bloomsburg, Columbia Co., PA
My Commission Expires November 07, 2008

X 

P. D'ANGELO
DEPUTY SHERIFF

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/27/2007

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 33ED2007

PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATE HOLDERS CWABS ASSET-BACKED
CERTIFICATES TRUST 2005-BC4

DEFENDANT
ATTORNEY FIRM

JESSICA C. SMITH A/K/A JESSICA J. SMITH
PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
CONNIE GINGER-TAX COLLECTOR
1615 LINCOLN AVE.
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON CONNIE GINGER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 03-12-07 TIME 1415 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) _____

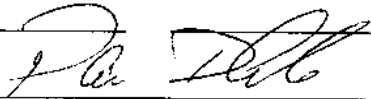
ATTEMPTS

DATE

TIME

OFFICER

REMARKS

_____	_____	_____	_____
_____	_____	_____	_____
DEPUTY	<u></u>	DATE	<u>03-12-07</u>

Tax Notice 2007 County & Municipality

BERWICK BORO
MAKE CHECKS PAYABLE TO:

Connie C Gingham
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR & FRI : 9:30AM - 4PM
CLOSED WEDNESDAY & HOLIDAYS.
CLOSED FRIDAY AFTER DISCOUNT
PHONE: 570-752-7442

TAXES ARE DUE & PAYABLE - FROM PAYMENT IS REQUESTED

SMITH JESSICA C
109 WILLOW DRIVE
BERWICK PA 18603

If you desire a receipt, send a self-addressed stamped envelope with your payment.
THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

FOR: COLUMBIA COUNTY				DATE		BILL NO.	
				03/01/2007		5995	
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL. PENALTY		
GENERAL	21,876	6.146	131.76	134.45	147.90		
SINKING		1.345	28.83	29.42	32.36		
LIGHT		1	21.44	21.88	22.97		
FIRE		1.25	26.80	27.35	28.72		
BORO RE		10.6	227.25	231.89	243.48		
The discount & penalty have been calculated for your convenience				436.08	444.99	475.43	
PAY THIS AMOUNT				April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after	
				This tax returned to courthouse on: January 1, 2008			

COLUMBIA COUNTY



HOUSING AUTHORITY

Main Office / Section 8 Office
700 Sawmill Road, Suite 101
Bloomsburg, PA 17815
Phone: (570) 784-9373
Main Office Fax: (570) 387-8806
Section 8 Fax: (570) 784-1479
TDD: (570) 389-5745

March 1, 2007

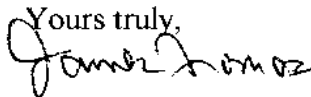
Mr. Timothy T. Chamberlain
Columbia County Sheriff
Court House
P.O. Box 380
Bloomsburg, PA 17815

Dear Mr. Chamberlain:

In response to your notice of February 27, 2007, pleased be advised that the Columbia County Housing Authority holds the second mortgage on the property located at 109 Willow Drive, Berwick, owned by Jessica C. Smith.

The Authority's mortgage was given to the family in the amount of \$4,918.00. This is the total amount owed to the Housing Authority.

If you require any additional information, please call me.

Yours truly,


James Thomas
Executive Director

JT/jj

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/27/2007

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 33ED2007

PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATE HOLDERS CWABS ASSET-BACKED
CERTIFICATES TRUST 2005-BC4

DEFENDANT
ATTORNEY FIRM

JESSICA C. SMITH A/K/A JESSICA J. SMITH
PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
JESSICA SMITH
109 WILLOW DRIVE
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON ANTHONY HAYES

RELATIONSHIP BOYFRIEND IDENTIFICATION _____

DATE 02-28-07 TIME 1905 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) _____

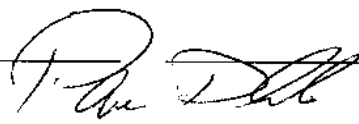
ATTEMPTS

DATE

TIME

OFFICER

REMARKS

DEPUTY  DATE 02-28-07

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/27/2007

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 33ED2007

PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATE HOLDERS CWABS ASSET-BACKED
CERTIFICATES TRUST 2005-BC4

DEFENDANT
ATTORNEY FIRM

JESSICA C. SMITH A/K/A JESSICA J. SMITH
PHELAN HALLINAN AND SCHMIEG

PERSON/CORP TO SERVED
BERWICK SEWER
1108 FREAS AVE.
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON CHRISTY ROMIG

RELATIONSHIP AUTHORITY CLERK IDENTIFICATION _____

DATE 02-28-07 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

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

DEPUTY

Pat Delle

DATE 02-28-07

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 2/27/2007

SERVICE# 2 - OF - 12 SERVICES
DOCKET # 33ED2007

PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATE HOLDERS CWABS ASSET-BACKED
CERTIFICATES TRUST 2005-BC4

DEFENDANT
ATTORNEY FIRM

JESSICA C. SMITH A/K/A JESSICA J. SMITH
PHELAN HALLINAN AND SCHMIEG

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON

Jim Thomas

RELATIONSHIP

Director

IDENTIFICATION

DATE 2-28-7

TIME 1330

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. Carter

DATE

2-28-7



February 28, 2007

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

**BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATE
HOLDERS CWABS ASSET-BACKED CERTIFICATES TRUST 2005-BC4**

VS.

JESSICA C. SMITH A/K/A JESSICA J. SMITH

DOCKET # 33ED2007

JD # 1845JD2006

Dear Timothy:

The balance due on sewer account #115820 for the property located at 109 Willow Drive, Berwick, Pa is \$328.36 through the second quarter billing period of 2007.

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

Sincerely,

Kristy Romig
Authority Clerk

Hearing Impaired 711

"BAJSA is an Equal Opportunity Provider and Provider"

1108 Freas Avenue • Berwick, Pennsylvania 18603

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/27/2007

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 33ED2007

PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATE HOLDERS CWABS ASSET-BACKED
CERTIFICATES TRUST 2005-BC4

DEFENDANT
ATTORNEY FIRM

JESSICA C. SMITH A/K/A JESSICA J. SMITH
PHELAN HALLINAN AND SCHMIEG

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Leslie Livan

RELATIONSHIP Customer Service IDENTIFICATION _____

DATE 2-28-7 TIME 0855 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 2-28-7

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 2/27/2007

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 33ED2007

PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATE HOLDERS CWABS ASSET-BACKED
CERTIFICATES TRUST 2005-BC4

DEFENDANT
ATTORNEY FIRM

JESSICA C. SMITH A/K/A JESSICA J. SMITH
PHELAN HALLINAN AND SCHMIEG

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

RELATIONSHIP Client IDENTIFICATION _____

DATE 2-28-7 TIME 0825 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. Auber

DATE 2-28-7

COUNTY OF COLUMBIA
REAL ESTATE TAX CERTIFICATION

Date: 02/28/2007

Fee: \$5.00

Cert. NO: 3111

SMITH JESSICA C
109 WILLOW DRIVE
BERWICK PA 18603

District: BERWICK BORO
Deed: 20050 -0700
Location: 109 WILLOW DR-LOT 30
Parcel Id:04D-03 -048-00,000

Assessment: 21,876
Balances as of 02/28/2007

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
	NO TAX CLAIM TAXES DUE					

By: Timothy T. Chamberlain, Sheriff Per: dm.

REAL ESTATE OUTLINE

ED # 33-07

DATE RECEIVED 2-27-07
DOCKET AND INDEX 2-27-07

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<input checked="" type="checkbox"/>	
COPY OF DESCRIPTION	<input checked="" type="checkbox"/>	
WHEREABOUTS OF LKA	<input checked="" type="checkbox"/>	
NON-MILITARY AFFIDAVIT	<input checked="" type="checkbox"/>	
NOTICES OF SHERIFF SALE	<input checked="" type="checkbox"/>	
WATCHMAN RELEASE FORM	<input checked="" type="checkbox"/>	
AFFIDAVIT OF LIENS LIST	<input checked="" type="checkbox"/>	
CHECK FOR \$1,350.00 OR _____	<input checked="" type="checkbox"/>	CK# <u>575193</u>

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

SALE DATE	<u>May 2, 07</u>	TIME <u>0930</u>
POSTING DATE	<u>May 2, 07</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>Apr 5</u>	
	2 ND WEEK <u>12</u>	
	3 RD WEEK <u>25, 07</u>	

SHERIFF'S SALE

WEDNESDAY MAY 2, 2007 AT 9:30 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 33 OF 2007 ED AND CIVIL WRIT NO. 1845 OF 2006 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL that certain lot, piece or parcel of land situate on the westerly side of Willow Drive, in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point on the westerly side of Willow Drive at the southeasterly corner of Lot No. 31; thence along the southerly side of said lot south 82 degrees 1 minute west 148.55 feet to a point; thence in a southerly direction in a curve to the right (with a radius of 903.45 feet) 60.11 feet to the northwesterly corner of Lot No. 29; thence along the northerly side of said lot north 85 degrees 49 minutes east 148.55 feet to a point on the westerly side of Willow Drive; thence in a northerly direction along the westerly line of Willow Drive on a curve to the left (with a radius of 1052 feet) 70 feet to the southeasterly corner of Lot No. 31 BEING LOT NO. 30 in 'Plan of Section 'A' of Park Place Village, Borough of Berwick, Pennsylvania, Scale 1 inch equal 60 feet, Date-January 17, 1947, revision I-May 1, 1948, Lawrence Percz, 7103, Registered Professional Engineer, State College, Pennsylvania' as recorded in Recorder's Office of Columbia County in Map Book 1, Page 612, and

UNDER AND SUBJECT to all restriction, conditions, easements, reservations contained in prior deed in the chain of title.

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Vested by Warranty Deed, dated 01/16/06, given by Lynn Gillespie, executor of the last will and testament of Edward J. Gillespie, a/k/a Edward Gillespie, deceased to Jessica C. Smith and recorded 01/21/05 Instrument #200500700

Premises being: 109 WILLOW DRIVE, BERWICK, PA 18603

Tax Parcel #04D-03-048

TERMS OF SALE

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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
Daniel G. Schmieg
1617 John F. Kennedy Blvd
Philadelphia, PA 19103

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

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:

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

Article Number 7005
(Transfer from service label)

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>1. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>2. Print your name and address on the reverse so that we can return the card to you.</p> <p>3. Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>A. Signature 33</p> <p><i>[Signature]</i> <input type="checkbox"/> Agent</p> <p><input checked="" type="checkbox"/> Address</p>	
<p>4. Article Addressed to:</p> <p>Commonwealth of PA PO Box 2675 Harrisburg, PA 17105</p>		<p>B. Received by (Print name) <i>T. DOYLE</i> MAR 01 2007</p> <p>C. Date of Delivery</p>	
<p>5. Article Number</p> <p>(Transfer from service label)</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes</p> <p>If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>6. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>		<p>7. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt</p>	

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

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 and Rule 3257

BANK OF NEW YORK AS
TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS
ASSET-BACKED CERTIFICATES
TRUST 2005-BC4

vs.

JESSICA C. SMITH
A/K/A JESSICA J. SMITH

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2006-CV-1845 Term 2005

WRIT OF EXECUTION
(Mortgage Foreclosure)

Writ

2007-ED-33

Commonwealth of Pennsylvania:

County of

TO THE SHERIFF OF COLUMBIA COUNTY, PENNSYLVANIA:

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

PREMISES: 109 WILLOW DRIVE, BERWICK, PA 18603
(See Legal Description attached)

Amount Due

\$59,719.62

Additional Fees and Costs

\$1,565.00

Interest from 02/01/07 to Sale
at \$9.82per diem

\$.....and costs.

Fanni B. Kene
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

Dated 02-26-07
(SEAL)

Proth. & Clk. Of Sev. Courts
My Com. Ex. 1st Mon. Jan 2008

DESCRIPTION

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Premises being: 109 WILLOW DRIVE, BERWICK, PA 18603
Tax Parcel #04D-03-048

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
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BANK OF NEW YORK AS
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ASSET-BACKED CERTIFICATES
TRUST 2005-BC4

IN THE COURT OF COMMON PLEAS OF
COLUMBIA COUNTY, PENNSYLVANIA

No. 2006-CV-1845 Term 2005

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(Mortgage Foreclosure)

vs.

JESSICA C. SMITH
A/K/A JESSICA J. SMITH

Writ
2007-ED-33

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County of

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(See Legal Description attached)

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at \$9.82per diem	

Fanni B. Klein/ESB
(Clerk) Office of the Prothy Support, Common Pleas Court
of Columbia County, Penna.

Proth. & Clk. Of Sev. Courts
My Com. Exp. 1st Mon. Jan 2008

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Premises being: 109 WILLOW DRIVE, BERWICK, PA 18603
Tax Parcel #04D-03-048

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**BANK OF NEW YORK AS TRUSTEE FOR
THE CERTIFICATEHOLDERS CWABS
ASSET-BACKED CERTIFICATES TRUST
2005-BC4
7105 CORPORATE DRIVE
PLANO, TX 75024**

Plaintiff,

v.

**JESSICA C. SMITH
A/K/A JESSICA J. SMITH
109 WILLOW DRIVE
BERWICK, PA 18603**

Defendant(s).

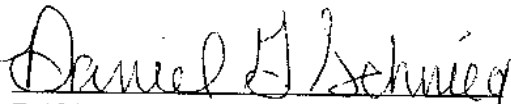
**:
:
: COLUMBIA COUNTY
: COURT OF COMMON PLEAS
:
:
: CIVIL DIVISION
:
: NO. 2006-CV-1845
:
:
:
:
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CERTIFICATION

DANIEL G. SCHMIEG, ESQUIRE hereby verifies that he is the attorney for the Plaintiff in the above-captioned matter and that the premises is not subject to the provisions of Act 91 because it is:

- ☐ an FHA Mortgage
- ☐ non-owner occupied
- ☐ vacant
- ☒ Act 91 procedures have been fulfilled

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


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

Daniel G. Schmieg
DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

(Seal)
(Attorney for Plaintiff(s))

WAIVER OF INSURANCE - Now, 20, the Sheriff is hereby released from all liability to protect the property described in the within named execution by insurance, which insurance is hereby waived.

(Seal)
(Attorney for Plaintiff(s))

HARRY A. ROADARMEL
COLUMBIA County, Pa.

_____, 20 _____
Sheriff

Sir: — There will be placed in your hands
for service a Writ of EXECUTION (REAL ESTATE), styled as

follows: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS
CWABS ASSET-BACKED CERTIFICATES TRUST 2005-BC4 vs JESSICA C.
SMITH A/K/A JESSICA J. SMITH

The defendant(s) will be found at 109 WILLOW DRIVE, BERWICK, PA 18603

Daniel J. Schwan
Attorney for Plaintiff

If Writ of Execution, state below where defendants will be found, what foods and chattels shall be seized and be levied upon. If real estate, attach five double spaced typed written copies of description as it shall appear on the new deed together with Street and Number of the premises. Please do not furnish us with the old deed or mortgage.

See attached legal description

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Premises being: 109 WILLOW DRIVE, BERWICK, PA 18603
Tax Parcel #04D-03-048

DESCRIPTION

ALL that certain lot, piece or parcel of land situate on the westerly side of Willow Drive, in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point on the westerly side of Willow Drive at the southeasterly corner of Lot No. 31; thence along the southerly side of said lot south 82 degrees 1 minute west 148.55 feet to a point; thence in a southerly direction on a curve to the right (with a radius of 903.45 feet) 60.11 feet to the northwesterly corner of Lot No. 29; thence along the northerly side of said lot north 85 degrees 49 minutes east 148.55 feet to a point on the westerly side of Willow Drive; thence in a northerly direction along the westerly line of Willow Drive on a curve to the left (with a radius of 1052 feet) 70 feet to the southeasterly corner of Lot No. 31 BEING LOT NO. 30 in 'Plan of Section 'A' of Park Place Village, Borough of Berwick, Pennsylvania, Scale 1 inch equal 60 feet, Date-January 17, 1947, revision I-May 1, 1948, Lawrence Perez, 7103, Registered Professional Engineer, State College, Pennsylvania' as recorded in Recorder's Office of Columbia County in Map Book 1, Page 612, and

UNDER AND SUBJECT to all restriction, conditions, easements, reservations contained in prior deed in the chain of title.

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Premises being: 109 WILLOW DRIVE, BERWICK, PA 18603
Tax Parcel #04D-03-048

SHERIFF'S RETURN

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS ASSET-BACKED
CERTIFICATES TRUST 2005-BC4

Plaintiff

vs.

JESSICA C. SMITH
A/K/A JESSICA J. SMITH

Defendants

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY

No. 2006-CV-1845 CD Term, 2000

WRIT

ISSUED

NOW, _____ 2001, I, _____ High Sheriff of Columbia County, Pennsylvania,
do hereby deputize the Sheriff of _____ County, Pennsylvania, to execute this Writ. This deputation
being made at the request and risk of the Plaintiff.

Defendants alleged address is _____

Sheriff, Columbia County, Pennsylvania

By _____
Deputy Sheriff

AFFIDAVIT OF SERVICE

Now, _____ 200__ at _____ O'Clock _____ m., served the within

upon _____

at _____

by handing to _____

_____ a true and correct copy of the original Notice of Sale and made known to _____
the contents thereof.

Sworn and Subscribed before me

So Answers,

this _____

day of _____ 20 _____

Notary Public

BY: _____

Sheriff

20, _____, See return endorsed hereon by Sheriff of
County, Pennsylvania, and made a part of this

return

So Answers,

Sheriff

Deputy Sheriff

SHERIFF'S DEPARTMENT

SHERIFF SERVICE PROCESS RECEIPT and AFFIDAVIT OF RETURN

INSTRUCTIONS: Please type or print legibly, insuring readability of all copies. Do not detach any copies.

Expiration date

Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS A
BACKED CERTIFICATES TRUST 2005-BC4

Court Number

2006-CV-1845

Defendant

JESSICA C. SMITH A/K/A JESSICA J. SMITH

Type or Writ of Complaint

EXECUTION/NOTICE OF SALE

SERVE



AT

NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SALE.

JESSICA C. SMITH A/K/A JESSICA J. SMITH

ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and Zip Code)

109 WILLOW DRIVE, BERWICK, PA 18603

SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

SERVE DEFENDANT WITH THE NOTICE OF SALE.

NOW, _____, 200__, I, Sheriff of COLUMBIA County, PA do hereby deputize the Sheriff of _____
County, to execute the within and make return thereof according to law.

Sheriff of COLUMBIA County, Penna.

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN - Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment without liability on the part of such deputy or sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Signature of Attorney or other Originator requesting service on behalf of XX Plaintiff

____ Defendant

ADDRESS: One Penn Center at Suburban Station, 1617 John F. Kennedy Boulevard, Suite 1400
Philadelphia, PA 19103-1814

Telephone Number

(215)563-7000

Date

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

PLAINTIFF

Court Number

RETURNED:

AFFIRMED and subscribed to before me this _____ day

of _____ 20

SO ANSWERS

Signature of Dep. Sheriff

Date

Signature of Sheriff

Date

Sheriff of

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

PHILAN HALLINAN & SCHMIEG LLP
ATTORNEY ESCROW ACCOUNT
ONE PENN CENTER, SUITE 1400
PHILADELPHIA, PA 19103-1814

COMMERCE BANK
PHILADELPHIA, PA 19148

CHECK NO
575993

AND 02/22/2007

DATE	AMOUNT
02/22/2007	*****1,350.00

Pay ONE THOUSAND THREE HUNDRED FIFTY AND 00/100 DOLLARS

To The
Order
Of Sheriff of Columbia County
35 W Main Street
Bloomsburg, PA 17815

Thomas S. Hallinan

Void after 180 days

Security Features Included

SECURITY
MICROPRINT
SCUFF-PROOF

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

⑈575993⑈ ⑆036001808⑆36 150866 6⑈

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE	:	
CERTIFICATEHOLDERS CWABS ASSET-	:	
BACKED CERTIFICATES TRUST 2005-BC4	:	COLUMBIA COUNTY
7105 CORPORATE DRIVE	:	COURT OF COMMON PLEAS
PLANO, TX 75024	:	
	:	CIVIL DIVISION
	:	
Plaintiff,	:	NO. 2006-CV-1845
	:	
v.	:	
	:	
JESSICA C. SMITH	:	
A/K/A JESSICA J. SMITH	:	
109 WILLOW DRIVE	:	
BERWICK, PA 18603	:	
	:	

Defendant(s).

AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS ASSET-BACKED CERTIFICATES TRUST 2005-BC4, Plaintiff in the above action, by its attorney, DANIEL G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at **109 WILLOW DRIVE, BERWICK, PA 18603**.

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

JESSICA C. SMITH	109 WILLOW DRIVE
A/K/A JESSICA J. SMITH	BERWICK, PA 18603

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	---

SAME AS ABOVE

3. Name and address of every judgment creditor whose judgment is a record lien on the real property to be sold:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
4. Name and address of the last recorded holder of every mortgage of record:
- | | |
|---|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| HOUSING AUTHORITY
OF COUNTY OF
COLUMBIA | 700 SAW MILL ROAD
BLOOMSBURG, PA 17815 |
5. Name and address of every other person who has any record lien on the property:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the Sale:
- | | |
|------|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| NONE | |
7. Name and address of every other person whom the Plaintiff has knowledge who has any interest in the property which may be affected by the Sale:
- | | |
|---|---|
| NAME | LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.) |
| TENANT/OCCUPANT | 109 WILLOW DRIVE
BERWICK, PA 18603 |
| DOMESTIC RELATIONS OF
COLUMBIA COUNTY | COLUMBIA COUNTY COURTHOUSE
P.O. BOX 380
BLOOMSBURG, PA 17815 |
| COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF WELFARE | P.O. BOX 2675
HARRISBURG, PA 17105 |

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

February 22, 2007
Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

Attorney for Plaintiff

**BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS ASSET-
BACKED CERTIFICATES TRUST 2005-BC4
7105 CORPORATE DRIVE
PLANO, TX 75024**

Plaintiff,

v.

**JESSICA C. SMITH
A/K/A JESSICA J. SMITH
109 WILLOW DRIVE
BERWICK, PA 18603**

**:
:
: COLUMBIA COUNTY
: COURT OF COMMON PLEAS
:
: CIVIL DIVISION
:
: NO. 2006-CV-1845
:
:
:
:
:
:
:**

Defendant(s).

**AFFIDAVIT PURSUANT TO RULE 3129
(Affidavit No.1)**

**BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS
ASSET-BACKED CERTIFICATES TRUST 2005-BC4**, Plaintiff in the above action, by its attorney, DANIEL
G. SCHMIEG, ESQUIRE, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following
information concerning the real property located at **109 WILLOW DRIVE, BERWICK, PA 18603**.

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
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JESSICA C. SMITH	109 WILLOW DRIVE
A/K/A JESSICA J. SMITH	BERWICK, PA 18603

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
------	--

SAME AS ABOVE

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
NONE	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
HOUSING AUTHORITY OF COUNTY OF COLUMBIA	700 SAW MILL ROAD BLOOMSBURG, PA 17815

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
NONE	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
NONE	

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

NAME	LAST KNOWN ADDRESS (If address cannot be reasonably ascertained, please so indicate.)
TENANT/OCCUPANT	109 WILLOW DRIVE BERWICK, PA 18603
DOMESTIC RELATIONS OF COLUMBIA COUNTY	COLUMBIA COUNTY COURTHOUSE P.O. BOX 380 BLOOMSBURG, PA 17815
COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF WELFARE	P.O. BOX 2675 HARRISBURG, PA 17105

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

February 22, 2007
Date


DANIEL G. SCHMIEG, ESQUIRE
Attorney for Plaintiff

PHELAN HALLINAN & SCHMIEG, LLP

By: DANIEL G. SCHMIEG

Identification No. 62205

One Penn Center at Suburban Station

1617 John F. Kennedy Boulevard

Suite 1400

Philadelphia, PA 19103-1814

Attorney for Plaintiff

(215)563-7000

BANK OF NEW YORK AS TRUSTEE FOR THE

CERTIFICATEHOLDERS CWABS ASSET-

BACKED CERTIFICATES TRUST 2005-BC4

7105 CORPORATE DRIVE

PLANO, TX 75024

Plaintiff,

v.

JESSICA C. SMITH

A/K/A JESSICA J. SMITH

109 WILLOW DRIVE

BERWICK, PA 18603

Defendant(s).

Attorney for Plaintiff

COLUMBIA COUNTY

COURT OF COMMON PLEAS

CIVIL DIVISION

NO. 2006-CV-1845

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

**TO: JESSICA C. SMITH
A/K/A JESSICA J. SMITH
109 WILLOW DRIVE
BERWICK, PA 18603**

Please be advised that this firm is a debt collector attempting to collect a debt. Any information received will be used for that purpose. If you have previously received a discharge in bankruptcy and this debt was not reaffirmed, this correspondence is not and should not be construed to be an attempt to collect a debt, but only enforcement of a lien against property..

Your house (real estate) at **109 WILLOW DRIVE, BERWICK, PA 18603** is scheduled to be sold at Sheriff's Sale on _____, at _____ a.m., in the Office of the Sheriff at the Columbia County Courthouse, Bloomsburg, PA 17815, to enforce the Court Judgment of **\$59,719.62** obtained by **BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS ASSET-BACKED CERTIFICATES TRUST 2005-BC4**, (the Mortgagee) against you. In the event the sale is continued, an announcement will be made at said sale in compliance with Pa.R.C.P., Rule 3129.3.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The Sale will be cancelled if you pay to the Mortgagee, **BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS ASSET-BACKED CERTIFICATES TRUST 2005-BC4**, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call (215) 563-7000.
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 better chance you will have of stopping the Sale. (See the Notice below 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 (215) 563-7000.
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 (215) 563-7000.
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 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.
6. You may be entitled to a share of the money which was paid for your real estate. A Schedule of Distribution of the money bid for real estate will be filed by the Sheriff on _____. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reason why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the 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.

**COLUMBIA COUNTY
SUSQUEHANNA LEGAL SERVICES
168 EAST 5TH STREET
BLOOMSBURG, PA 17815
(570) 784-8760**

DESCRIPTION

ALL that certain lot, piece or parcel of land situate on the westerly side of Willow Drive, in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

BEGINNING at a point on the westerly side of Willow Drive at the southeasterly corner of Lot No. 31; thence along the southerly side of said lot south 82 degrees 1 minute west 148.55 feet to a point; thence in a southerly direction on a curve to the right (with a radius of 903.45 feet) 60.11 feet to the northwesterly corner of Lot No. 29; thence along the northerly side of said lot north 85 degrees 49 minutes east 148.55 feet to a point on the westerly side of Willow Drive; thence in a northerly direction along the westerly line of Willow Drive on a curve to the left (with a radius of 1052 feet) 70 feet to the southeasterly corner of Lot No. 31 BEING LOT NO. 30 in 'Plan of Section 'A' of Park Place Village, Borough of Berwick, Pennsylvania, Scale 1 inch equal 60 feet, Date-January 17, 1947, revision I-May 1, 1948, Lawrence Perez, 7103, Registered Professional Engineer, State College, Pennsylvania' as recorded in Recorder's Office of Columbia County in Map Book 1, Page 612, and

UNDER AND SUBJECT to all restriction, conditions, easements, reservations contained in prior deed in the chain of title.

BEING THE SAME PREMISES conveyed to Edward J. Gillespie and Dorothy Gillespie, his wife by Grcta V. Greenly, Widow, by Deed dated May 15, 1952 and recorded in the Office for the Recorder of Deeds in and for Columbia County on June 23, 1952 in Book 159, Page 347. Dorothy Gillespie, died and title vested in Edward J. Gillespie, her husband by virtue of the Law of Survivorship, relative to tenants by the entireties.

Vested by Warranty Deed, dated 01/16/06, given by Lynn Gillespie, executor of the last will and testament of Edward J. Gillespie, a/k/a Edward Gillespie, deceased to Jessica C. Smith and recorded 01/21/05 Instrument #200500700

Premises being: 109 WILLOW DRIVE, BERWICK, PA 18603
Tax Parcel #04D-03-048