

SHERIFF'S SALE COST SHEET

Nanticoke Bank Nat. Trust vs. Rosemary Picard n/b/m Sylvester
 NO. 11-08 ED NO. 2064-07 JD DATE/TIME OF SALE 4-23-08 0900

DOCKET/RETURN	\$15.00	
SERVICE PER DEF.	\$ <u>165.00</u>	
LEVY (PER PARCEL	\$15.00	
MAILING COSTS	\$ <u>30.00</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>5.00</u>	
NOTARY	\$ <u>10.00</u>	
TOTAL *****		\$ <u>406.50</u>

WEB POSTING	\$150.00	
PRESS ENTERPRISE INC.	\$ <u>704.52</u>	
SOLICITOR'S SERVICES	\$75.00	
TOTAL *****		\$ <u>929.52</u>

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

REAL ESTATE TAXES:		
BORO, TWP & COUNTY 20	\$	<u>390.42</u>
SCHOOL DIST. 20	\$	
DELINQUENT 20	\$	<u>5.00</u>
TOTAL *****		\$ <u>395.42</u>

MUNICIPAL FEES DUE:		
SEWER 20	\$	<u>922.95</u>
WATER 20	\$	
TOTAL *****		\$ <u>922.95</u>

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

TOTAL COSTS (OPENING BID) \$ 2825.89

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

Deutsche Bank Nat. Trust vs Rosemary Picard n/b/m Sylvestre

NO. 11-08 ED NO. 2004-07 JD

DATE/TIME OF SALE: 4-23-08 0900

BID PRICE (INCLUDES COST) \$ 2825.89

POUNDAGE - 2% OF BID \$ 56.52

TRANSFER TAX - 2% OF FAIR MKT \$ _____

MISC. COSTS \$ _____

TOTAL AMOUNT NEEDED TO PURCHASE \$ 2882.41

PURCHASER(S): _____

ADDRESS: _____

NAMES(S) ON DEED: _____

PURCHASER(S) SIGNATURE(S): John J. Luck

TOTAL DUE: \$ 2882.41

LESS DEPOSIT: \$ 1500.00

DOWN PAYMENT: \$ _____

TOTAL DUE IN 8 DAYS \$ 1382.41

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200

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

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

MARK J. UDREN*
STUART WINNEG**
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

April 28, 2008

Office of the Sheriff
Columbia County Courthouse
35 West Main Street
Bloomsburg, PA 17815

RE: Deutsche Bank National Trust Company as Trustee for Finance
America Mortgage Loan Trust 2004-3 Asset-Backed Certificates,
Series 2004-3

vs. Rosemary Picard n/b/m Rosemary Sylvester
Property: 1237 Orange Street, Berwick, PA 18603
Columbia County C.C.P. No.: 2064CV2007
Sheriff's Sale Date: 4/23/2008

Dear Sir or Madam:

As attorney on the Writ, we are assigning the bid and requesting
the **DEED** be recorded in the name of **Deutsche Bank National Trust Company
as Trustee for Finance America Mortgage Loan Trust 2004-3 Asset-Backed
Certificates, Series 2004-3**, 4828 Loop Central Drive, Houston, TX 77081.

Enclosed please find our check in the amount of \$1,382.41 payable
to the Sheriff of Columbia County. This check represents payment
of the sheriff settlement costs, less previous deposit of
\$1,500.00. Also enclosed please find two original Realty
Transfer Tax Statement of Value forms.

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

Sincerely,
Jackie Levesque
Legal Assistant
Enclosure



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

REALTY TRANSFER TAX STATEMENT OF VALUE

See Reverse for Instructions

RECORDER'S USE ONLY

ate Tax Paid

Book Number

Page Number

Date Recorded

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

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

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

B TRANSFER DATA

Grantor(s)/Lessor(s) Sheriff of Columbia County	Date of Acceptance of Document
Street Address 35 West Main Street	Grantee(s)/Lessee(s) Deutsche Bank National Trust Company as Trustee for Finance America Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3
City Bloomsburg	State PA
Zip Code 17815	City Houston
	State TX
	Zip Code 77081

C PROPERTY LOCATION

Street Address 1237 Orange Street	City, Township, Borough Borough of Berwick
County Columbia	School District Berwick
	Tax Parcel Number 04D-08-229

D VALUATION DATA

1. Actual Cash Consideration \$2,882.41	2. Other Consideration + 0	3. Total Consideration = \$2,882.41
4. County Assessed Value \$18,511.00	5. Common Level Ratio Factor x 3.55	6. Fair Market Value = \$65,714.05

E EXEMPTION DATA

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

2. Check Appropriate Box Below for Exemption Claimed

- ☐ Will or interstate succession (Name of Decedent) (Estate File Number)
- ☐ Transfer to Industrial Development Agency
- ☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer between principal and agent. (Attach complete copy of agency/straw party agreement.)
- ☐ Transfers to the Commonwealth, the United States and instrumentalities by gift, dedication, condemnation, or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☒ Transfer from mortgagor to a holder of a mortgage in default. Mortgage Book Number _____, Page Number **Inst#200410885**.
- ☐ Corrective or confirmatory deed. (Attach complete copy of the prior deed being corrected or confirmed.)
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☒ Other (Please explain exemption claimed, if other than listed above.) **Transfer from the Sheriff to Mortgagee as a result of an action in mortgage foreclosure.**

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

Signature of Correspondent or Responsible Party

Date

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

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

UDREN LAW OFFICES, PC

PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



112578

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

3-180/360

112578

NUMBER

AMOUNT

DATE

One Thousand Three hundred Eighty Two dollars and Forty One cents

\$1,382.41

04/28/2008

PAY
TO THE
ORDER
OF

Sheriff of Columbia County

VOID AFTER 90 DAYS

[Signature]

For Settle with the sheriff 07120392 Picard/Sylvester

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

112578 1:0360018081: 36 589745 311

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

FACSIMILE TRANSMITTAL SHEET

TO: <i>Jackie Levesque</i>	FROM: <i>Tim Chamberlain</i>
COMPANY:	DATE: <i>4-25-08</i>
FAX NUMBER:	TOTAL NO. OF PAGES INCLUDING COVER: <i>2</i>
PHONE NUMBER:	SENDER'S REFERENCE NUMBER:
RE:	YOUR REFERENCE NUMBER:

☐ URGENT

☒ PLEASE REPLY ☐ PLEASE RECYCLE

NOTES/CC
AT
OFFICE
PLEASE

Jackie Levesque
856-669-5399

COLUMBIA COUNTY SHERIFF'S
CONCERNING THESE DOCUMENTS,

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 April 2, 9, 16, 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 17th day of April 2008

(Notary Public)
COMMONWEALTH OF PENNSYLVANIA
My commission expires July 3, 2011
Dennis L. Ashenfelder, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 2011
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.

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

Deutsche Bank National Trust
Company as Trustee for Finance
America Mortgage Loan Trust
2004-3 Asset-Backed
Certificates, Series 2004-3
4828 Loop Central Drive
Houston, TX 77081-2226
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.

Rosemary Picard n/b/m Rosemary
Sylvester
P.O. Box 943
Berwick, PA 18603
Defendant(s)

NO. 2064CV2007

COPY

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:

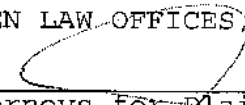
1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached 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: April 4, 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.

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

pleadings@udren.com

Deutsche Bank National Trust
Company as Trustee for Finance
America Mortgage Loan Trust
2004-3 Asset-Backed
Certificates, Series 2004-3
Plaintiff

v.

Rosemary Picard n/b/m Rosemary
Sylvester

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2064CV2007

AMENDED AFFIDAVIT PURSUANT TO RULE 3129.1

Deutsche Bank National Trust Company as Trustee for Finance
America Mortgage Loan Trust 2004-3 Asset-Backed Certificates,
Series 2004-3, 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: 1237 Orange Street
Berwick, PA 18603

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

Name Address

Rosemary Picard n/b/m

732 West Front Street

Rosemary Sylvester

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
Deutsche Bank National Trust Company as Trustee for Finance America Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3	4828 Loop Central Drive Houston, TX 77081-2226
MERS, Inc.	8201 Greensboro Drive, Suite 350 McLern, VA 22102
	c/o Phelan, Hallinan ,& Schmieg,LLP One Penn Center, STE. 1400 1617 John F. Kennedy Blvd. Phila., PA 19103

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

Name	Address
Berwick Area Joint Sewer Authority	c/o Anthony I. McDonald, Esq 106 Market Street, 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 County Tax Claim Bureau	P.O. Box 380 Bloomsburg, PA 17815
Domestic Relations Section	P.O. Box 380 Bloomsburg, PA 17815
Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

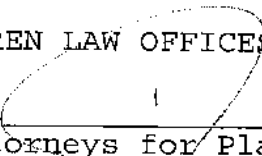
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Name	Address
Tenants/Occupants	1237 Orange Street 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: April 8, 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.

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

Deutsche Bank National Trust Company
as Trustee for Finance America Mortgage
Loan Trust 2004-3 Asset-Backed
Certificates, Series 2004-3
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2064CV2007

v.

Rosemary Picard n/b/m Rosemary
Sylvester
Defendant(s)

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): Rosemary Picard n/b/m Rosemary Sylvester

PROPERTY: 1237 Orange Street
Berwick, PA 18603

Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the **Columbia** County Sheriff's Sale on **April 23, 2008**, at 9:00 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		Name of Addressee, Street, and Post Office Address		Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified	Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail	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
UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003 ATTN: Kristen Pluck														
1		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230												
2		TENANTS/OCCUPANTS 1237 Orange Street Berwick, PA 18603												
3		Deutsche Bank National Trust Company 4828 Loop Central Drive Houston, TX 77081-2226												
4		MERS, Inc. C/o Phelan, Hallinan, & Schmieg, LLP One Penn Center, STE. 1400 1617 John F. Kennedy Blvd. Phila., PA 19103												
5		Berwick Area Joint Sewer Authority c/o Anthony I. McDonald, Esq 106 Market Street, Berwick, PA 18603												
6		Columbia County Tax Claim Bureau P.O. Box 380 Bloomsburg, PA 17815												
7		Domestic Relations Section P.O. Box 380 Bloomsburg, PA 17815												
8														
9														
10														
11														
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office		Postmaster, Per (Name of Receiving Employee)		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.								



EXHIBIT A

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

PS Form 3877, February 1994

Rosemary Picard n/b/m Rosemary Sylvester; #07120392 (Columbia)

Name and Address of Sender		Name of Addressee, Street, and Post Office Address		<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		Rst. Det. Fee Remarks	
Line	Article Number			Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	
1		UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003 ATTN: Kristen Pluck											
		MERS, Inc. 8201 Greensboro Drive, Suite 350 McLean, VA 22102											
2													
3													
4													
5													
6													
7													
8													
9													
10													
11													
Total number of Pieces Listed by Sender		1		Total Number of Pieces Received at Post Office		Postmaster, Per (Name of Receiving Employee)		<p>The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.</p>					

PS Form 3877, February 1994

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

Rosemary Picard n/b/m Rosemary Sylvestre; #07120392 (Columbia)

EXHIBIT A

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

DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE FOR FINANCE
AMERICA MORTGAGE LOAN TRUST 2004-3
ASSET-BACKED CERTIFICATES, SERIES
2004-3

Docket # 11ED2008

VS

MORTGAGE FORECLOSURE

ROSEMARY PICARD N/B/M ROSEMARY
SYLVESTER

AFFIDAVIT OF SERVICE

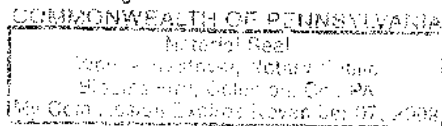
NOW, THIS FRIDAY, FEBRUARY 01, 2008, AT 2:30 PM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON ROSEMARY PICARD AKA SYLVESTER AT 732 WEST FRONT STREET,
BERWICK BY HANDING TO ROSEMARY PICARD, , A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, FEBRUARY 04, 2008



NOTARY PUBLIC





X

TIMOTHY T. CHAMBERLAIN
SHERIFF

X 

P. D'ANGELO
DEPUTY SHERIFF

BERWICK AREA SCHOOL DISTRICT **2007 SCHOOL REAL ESTATE DATE 07/01/2007** **BILL# 003157** **Original**

BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

CONNIE C. GINGER

1615 LINCOLN AVENUE

BERWICK, PA 18603

HOURS Mon, Tue, Thur, 9:30am-4:00pm

PHONE 570-752-7442

The 2% discount and 10% penalty have been computed for your convenience. Taxes are due now and payable. Prompt payment is requested. This tax notice must be returned with your payment. For a receipt, enclose a SASE.

PARCERD ROSEMARY SYLVESTER

1237 ORANGE STREET

BERWICK PA 18603

NO REFUNDS UNDER \$5.00

PROPERTY DESCRIPTION	ACCT.
PARCEL 04D08 22900000	7960
1237 ORANGE ST	3136.00
20020-5637	15375.00
0.18 ACRES	
SCHOOL PENALTY 10%	
DELINQUENT TAX TO	
COURTHOUSE DEC 15	

MAKE SEPARATE CHECKS FOR SCHOOL PAYMENT

87257

CE# 1634535

Tax Notice **2007** **County & Municipality**

BERWICK BORO

MAKE CHECKS PAYABLE TO:

Connie C Ginger

1615 Lincoln Avenue

Berwick PA 18603

RS-MON, TUE, THUR & FRI : 9:30AM - 4PM

CLOSED WEDNESDAY & HOLIDAYS.

CLOSED FRIDAY AFTER DISCOUNT

PHONE: 570-752-7442

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

SYLVESTER

PARCERD ROSEMARY

1237 ORANGE STREET

BERWICK PA 18603

P.O. Box 943

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	5441
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	TRCL PENALTY
GENERAL	18,511	6.146	111.49	113.77	125.15
SINKING		1.345	24.40	24.90	27.39
LIGHT		1	18.14	18.51	19.44
FIRE		1.25	22.68	23.14	24.30
BORO RE		10.6	192.30	196.22	208.03
The discount & penalty have been calculated for your convenience			369.01	376.54	402.31
PAY THIS AMOUNT			April 30	June 30	June 30
			If paid on or before	If paid on or before	If paid after
CITY			2%	2%	
TWP			10%	5%	
Discount					
Penalty					
PARCEL: 04D-08-229-00,000					
1237 ORANGE ST					
.18 Acres					
Land					
Buildings					
Total Assessment					

FILE COPY

CE# 1634535

8/31/07

Fin. 2007 taxes were paid by Littleton Mtg Co

Connie

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 1/30/2008

SERVICE# 6 - OF - 12 SERVICES
DOCKET # 11ED2008

PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE FOR FINANCE AMERICA MORTGAGE LOAN
TRUST 2004-3 ASSET-BACKED CERTIFICATES, SERIES
2004-3

DEFENDANT
ATTORNEY FIRM

ROSEMARY PICARD N/B/M ROSEMARY SYLVESTER
UDREN LAW OFFICE

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON MAUREEN C/15

RELATIONSHIP Customer Service IDENTIFICATION _____

DATE 2-4-8 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) _____

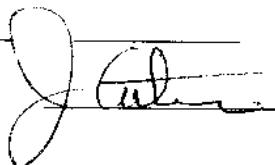
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 2-4-8

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 1/30/2008

SERVICE# 9 - OF - 12 SERVICES
DOCKET # 11ED2008

PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE FOR FINANCE AMERICA MORTGAGE LOAN
TRUST 2004-3 ASSET-BACKED CERTIFICATES, SERIES
2004-3

DEFENDANT
ATTORNEY FIRM

ROSEMARY PICARD N/B/M ROSEMARY SYLVESTER
UDREN LAW OFFICE

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Deb Miller

RELATIONSHIP Clerk IDENTIFICATION _____

DATE 2-4-8 TIME 14:30 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) _____

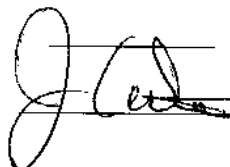
ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY



DATE 2-4-8

COUNTY OF COLUMBIA
REAL ESTATE TAX CERTIFICATION

Date: 02/04/2008

Fee: \$5.00

Cert. NO: 4190

PICARD ROSEMARY
1237 ORANGE STREET
BERWICK PA 18603

District: BERWICK BORO
Deed: 20020 -5637
Location: 1237 ORANGE ST LOT 3
Parcel Id: 04D-08 -229-00,000

Assessment: 18,511
Balances as of 02/04/2008

YEAR	TAX TYPE	TAX AMOUNT	PENALTY	DISCOUNT	PAID	BALANCE
------	----------	------------	---------	----------	------	---------

NO TAX CLAIM TAXES DUE

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/30/2008

SERVICE# 1 - OF - 12 SERVICES
DOCKET # 11ED2008

PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE FOR FINANCE AMERICA MORTGAGE LOAN
TRUST 2004-3 ASSET-BACKED CERTIFICATES, SERIES
2004-3

DEFENDANT
ATTORNEY FIRM

ROSEMARY PICARD N/B/M ROSEMARY SYLVESTER
UDREN LAW OFFICE

PERSON/CORP TO SERVED

ROSEMARY PICARD AKA SYLVESTER

732 WEST FRONT STREET

BERWICK

PAPERS TO SERVED

MORTGAGE FORECLOSURE

SERVED UPON

Rosemary Picard

RELATIONSHIP

IDENTIFICATION

DATE *02-01-08*

TIME

1430

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

Travis D. H.

DATE

02-01-08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/30/2008

SERVICE# 3 - OF - 12 SERVICES
DOCKET # 11ED2008

PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE FOR FINANCE AMERICA MORTGAGE LOAN
TRUST 2004-3 ASSET-BACKED CERTIFICATES, SERIES
2004-3

DEFENDANT
ATTORNEY FIRM

ROSEMARY PICARD N/B/M ROSEMARY SYLVESTER
UDREN LAW OFFICE

PERSON/CORP TO SERVED
TENANT(S)
1237 ORANGE STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON

135540

Vacant

RELATIONSHIP

IDENTIFICATION

DATE *02-01-08*

TIME

1425

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

Phu Dill

DATE

02 01 08



February 1, 2008

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

**DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE FOR
FINANCE AMERICA MORTGAGE LOAN TRUST 2004-3 ASSET-
BACKED CERTIFICATES, SERIES 2004-3**

VS.

ROSEMARY PICARD N/B/M ROSEMARY SYLVESTER

DOCKET # 11ED2008

JD # 2064JD2007

Dear Timothy:

The balance due on sewer account #137221 for the property located at 1237 Orange Street Berwick, Pa through June 2008 is \$922.95. This amount includes the \$116.00 associated with the lien that is currently in place for this property.

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: T. CHAMBERLAIN
DATE RECEIVED 1/30/2008

SERVICE# 4 - OF - 12 SERVICES
DOCKET # 11ED2008

PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE FOR FINANCE AMERICA MORTGAGE LOAN
TRUST 2004-3 ASSET-BACKED CERTIFICATES, SERIES
2004-3

DEFENDANT
ATTORNEY FIRM

ROSEMARY PICARD N/B/M ROSEMARY SYLVESTER
UDREN LAW OFFICE

PERSON/CORP TO SERVED
BERWICK SEWER
1108 FREAS AVE
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON KELLY GREER

RELATIONSHIP _____ IDENTIFICATION _____

DATE 01-31-08 TIME 1410 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

R. D. L.

DATE 01-31-08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 1/30/2008

SERVICE# 5 - OF - 12 SERVICES
DOCKET # 11ED2008

PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE FOR FINANCE AMERICA MORTGAGE LOAN
TRUST 2004-3 ASSET-BACKED CERTIFICATES, SERIES
2004-3

DEFENDANT
ATTORNEY FIRM

ROSEMARY PICARD N/B/M ROSEMARY SYLVESTER
UDREN LAW OFFICE

PERSON/CORP TO SERVED
CONNIE GINGHER-TAX COLLECTOR
1615 LINCILN AVE.
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON

Posted

RELATIONSHIP

IDENTIFICATION

DATE *01-31-08*

TIME

1450

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

R. D. M.

DATE

01-31-08

FACSIMILE TRANSMITTAL

Udren Law Offices, P.C.

Woodcrest Corporate Center

111 Woodcrest Road, Suite 200

Cherry Hill, NJ 08003-3620

Phone (856) 669-5400

Fax (856) 669-5399

To: Sheriff Chamberland

Fax # 570-389-5625

From: Andrew M. Rodgers

Date: 1/31/2008

Pages: 2 (including this cover sheet)

Re:

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
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Deutsche Bank National Trust
 Company as Trustee for Finance
 America Mortgage Loan Trust
 2004-3 Asset-Backed
 Certificates, Series 2004-3
 Plaintiff

COURT OF COMMON PLEAS
 CIVIL DIVISION
 Columbia County

MORTGAGE FORECLOSURE

v.

NO. 2064CV2007

Rosemary Picard n/b/m Rosemary
 Sylvester

Defendant(s)

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: Rosemary Picard n/b/m Rosemary Sylvester
 Age: Over 18
 Residence: As captioned above
 Employment: Unknown

Name: _____
 Title: ATTORNEY FOR PLAINTIFF
 Company: UDREN LAW OFFICES, P.C.

Sworn to and subscribed
 before me this 29th day
 of January, 2008.


 Notary Public

CARA STEARNS
 NOTARY PUBLIC OF NEW JERSEY
 Commission Expires 4/16/2008

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.
Article Addressed to:

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:

MERS c/o Phelan, Hallinan & Schnieg
1617 JFK Blvd
Philadelphia, PA 19103

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent
X *[Signature]*
B. Received by (Printed Name) *[Signature]*
C. Date of Delivery **FEB 05 2008**
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 7976

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 ☐ Agent
X *[Signature]*
B. Received by (Printed Name) *[Signature]*
C. Date of Delivery **FEB 04 2008**
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 7938

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 ☐ Agent
X *[Signature]*
B. Received by (Printed Name) *[Signature]*
C. Date of Delivery **FEB 04 2008**
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 7952

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent
X *[Signature]*
B. Received by (Printed Name) *[Signature]*
C. Date of Delivery **FEB 04 2008**
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

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:

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

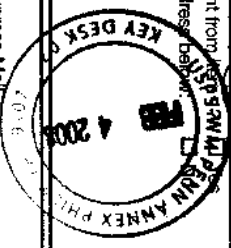
A. Signature ☐ Agent
X *[Signature]*
B. Received by (Printed Name) *[Signature]*
C. Date of Delivery **FEB 04 2008**
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

4. Restricted Delivery? (Extra Fee) ☐ Yes



REAL ESTATE OUTLINE

ED # 11-08

DATE RECEIVED

1-30-08

DOCKET AND INDEX

1-31-08

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# 105865

*1-31-08
called will send fax*

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

SALE DATE

Apr 23, 08 TIME 0900

POSTING DATE

Mar 12, 08

ADV. DATES FOR NEWSPAPER

1 ST WEEK	<u>Apr 2</u>
2 ND WEEK	<u>9</u>
3 RD WEEK	<u>16, 08</u>

SHERIFF'S SALE

WEDNESDAY APRIL 23, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 11 OF 2008 ED AND CIVIL WRIT NO. 2064 OF 2007 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 picce or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the southeast corner of Lot No. 318, this being the east side of the first lot east of Arch Street on the northerly side of Orange Street; thence in a northerly direction along Lot No. 318 a distance of 160 feet to a fifteen foot alley; thence in a southeasterly direction along said alley a distance of 48.7 feet to the corner of Lot No. 316; thence in a southerly direction along Lot No. 316 a distance of 160 feet to Orange Street; thence in a northwesterly direction along Orange Street, a distance of 48.7 feet to the place of beginning.

BEING KNOWN AS: 1237 ORANGE STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04D-08-229

TITLE TO SAID PREMISES IS VESTED IN JONATHAN B. PICARD AND ROSEMARY PICARD, HIS WIFE BY DEED FROM ROSEMARY PICARD DATED 5/8/02

RECORDED 5/9/02 INSTRUMENT NO.: 200205637

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 Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY APRIL 23, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 11 OF 2008 ED AND CIVIL WRIT NO. 2064 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BEGINNING at the southeast corner of Lot No. 318, this being the east side of the first lot east of Arch Street on the northerly side of Orange Street; thence in a northerly direction along Lot No. 318 a distance of 160 feet to a fifteen foot alley; thence in a southeasterly direction along said alley a distance of 48.7 feet to the corner of Lot No. 316; thence in a southerly direction along Lot No. 316 a distance of 160 feet to Orange Street; thence in a northwesterly direction along Orange Street, a distance of 48.7 feet to the place of beginning.

BEING KNOWN AS: 1237 ORANGE STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04D-08-229

TITLE TO SAID PREMISES IS VESTED IN JONATHAN B. PICARD AND ROSEMARY PICARD, HIS WIFE BY DEED FROM ROSEMARY PICARD DATED 5/8/02

RECORDED 5/9/02 INSTRUMENT NO.: 200205637

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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 Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY APRIL 23, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 11 OF 2008 ED AND CIVIL WRIT NO. 2064 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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BEGINNING at the southeast corner of Lot No. 318, this being the east side of the first lot east of Arch Street on the northerly side of Orange Street; thence in a northerly direction along Lot No. 318 a distance of 160 feet to a fifteen foot alley; thence in a southeasterly direction along said alley a distance of 48.7 feet to the corner of Lot No. 316; thence in a southerly direction along Lot No. 316 a distance of 160 feet to Orange Street; thence in a northwesterly direction along Orange Street, a distance of 48.7 feet to the place of beginning.

BEING KNOWN AS: 1237 ORANGE STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04D-08-229

TITLE TO SAID PREMISES IS VESTED IN JONATHAN B. PICARD AND ROSEMARY PICARD, HIS WIFE BY DEED FROM ROSEMARY PICARD DATED 5/8/02

RECORDED 5/9/02 INSTRUMENT NO.: 200205637

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.

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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 Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY APRIL 23, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 11 OF 2008 ED AND CIVIL WRIT NO. 2064 OF 2007 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

BEGINNING at the southeast corner of Lot No. 318, this being the east side of the first lot east of Arch Street on the northerly side of Orange Street; thence in a northerly direction along Lot No. 318 a distance of 160 feet to a fifteen foot alley; thence in a southeasterly direction along said alley a distance of 48.7 feet to the corner of Lot No. 316; thence in a southerly direction along Lot No. 316 a distance of 160 feet to Orange Street; thence in a northwesterly direction along Orange Street, a distance of 48.7 feet to the place of beginning.

BEING KNOWN AS: 1237 ORANGE STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04D-08-229

TITLE TO SAID PREMISES IS VESTED IN JONATHAN B. PICARD AND ROSEMARY PICARD, HIS WIFE BY DEED FROM ROSEMARY PICARD DATED 5/8/02

RECORDED 5/9/02 INSTRUMENT NO.: 200205637

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

ATTORNEY FOR PLAINTIFF

Deutsche Bank National Trust
Company as Trustee for Finance
America Mortgage Loan Trust
2004-3 Asset-Backed
Certificates, Series 2004-3
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

v.

Rosemary Picard n/b/m Rosemary
Sylvester

Defendant(s)

NO. 2064CV2007

2008-ED-11

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:

1237 Orange Street
Berwick, PA 18603
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$84,154.84

Interest From 1/30/08

to Date of Sale _____

Ongoing Per Diem of \$14.47

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

(Costs to be added)

\$ _____

Prothonotary

By

Fani B. Klein/EAB

Clerk

Date

1-30-2008

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PROPERTY ID NO.: 04D-08-229

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UDREN LAW OFFICES, P .

ATTOF Y FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
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Deutsche Bank National Trust
Company as Trustee for Finance
America Mortgage Loan Trust
2004-3 Asset-Backed
Certificates, Series 2004-3
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

v.

Rosemary Picard n/b/m Rosemary
Sylvester

Defendant(s)

NO. 2064CV2007

2007-2D-11

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Prothonotary

By

Foni B. Kline/EAB

Clerk

Date

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UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
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Deutsche Bank National Trust
Company as Trustee for Finance
America Mortgage Loan Trust
2004-3 Asset-Backed
Certificates, Series 2004-3
Plaintiff

v.

Rosemary Picard n/b/m Rosemary
Sylvester

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2064CV2007

2008-ED-11

AFFIDAVIT PURSUANT TO RULE 3129.1

Deutsche Bank National Trust Company as Trustee for Finance
America Mortgage Loan Trust 2004-3 Asset-Backed Certificates,
Series 2004-3, 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: 1237 Orange Street
Berwick, PA 18603

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

Rosemary Picard n/b/m 732 West Front Street
Rosemary Sylvester 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
Deutsche Bank National Trust Company as Trustee for Finance America Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3	4828 Loop Central Drive Houston, TX 77081-2226
MERS, Inc.	C/o Phelan, Hallinan ,& Schmieg,LLP One Penn Center, STE. 1400 1617 John F. Kennedy Blvd. Phila., PA 19103

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

Name	Address
Berwick Area Joint Sewer Authority	c/o Anthony I. McDonald, Esq 106 Market Street, 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 County Tax Claim Bureau	P.O. Box 380 Bloomsburg, PA 17815
Domestic Relations Section	P.O. Box 380 Bloomsburg, PA 17815
Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

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

Name	Address
Tenants/Occupants	1237 Orange Street 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 29, 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.

ATTORNEYS FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
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Certificates, Series 2004-3
Plaintiff

v.

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Sylvester

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2064CV2007

1008-ED-11

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:

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
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CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

Rosemary Picard n/b/m Rosemary
Sylvester

Defendant(s)

NO. 2064CV2007

2008-ED-11

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.

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, C.

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Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2064CV2007

FILED 11

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BY: 

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Deutsche Bank National Trust
Company as Trustee for Finance
America Mortgage Loan Trust
2004-3 Asset-Backed
Certificates, Series 2004-3
Plaintiff

v.

Rosemary Picard n/b/m Rosemary
Sylvester

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2064CV2007

2008-ED-11

AFFIDAVIT PURSUANT TO RULE 3129.1

Deutsche Bank National Trust Company as Trustee for Finance
America Mortgage Loan Trust 2004-3 Asset-Backed Certificates,
Series 2004-3, 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: 1237 Orange Street
Berwick, PA 18603

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

Rosemary Picard n/b/m 732 West Front Street
Rosemary Sylvester 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
Deutsche Bank National Trust Company as Trustee for Finance America Mortgage Loan Trust 2004-3 Asset-Backed Certificates, Series 2004-3	4828 Loop Central Drive Houston, TX 77081-2226
MERS, Inc.	C/o Phelan, Hallinan ,& Schmieg,LLP One Penn Center, STE. 1400 1617 John F. Kennedy Blvd. Phila., PA 19103

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

Name	Address
Berwick Area Joint Sewer Authority	c/o Anthony I. McDonald, Esq 106 Market Street, 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 County Tax Claim Bureau	P.O. Box 380 Bloomsburg, PA 17815
Domestic Relations Section	P.O. Box 380 Bloomsburg, PA 17815
Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

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

Name	Address
Tenants/Occupants	1237 Orange Street 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 29, 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.

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
pleadings@udren.com

Deutsche Bank National Trust
Company as Trustee for Finance
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v.

Rosemary Picard n/b/m Rosemary
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Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2064CV2007

NOTED 11

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Rosemary Picard n/b/m Rosemary Sylvester
732 West Front Street
Berwick, PA 18603

Your house (real estate) at 1237 Orange Street, 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 \$84,154.84, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

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

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

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

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

LAWYER REFERRAL SERVICE
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

ASSOCIATION DE LICENCIADOS
North Penn Legal Services
168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

ALL THAT certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the southeast corner of Lot No. 318, this being the east side of the first lot east of Arch Street on the northerly side of Orange Street;

THENCE in a northerly direction along Lot No. 318, a distance of 160 feet to a fifteen foot alley;

THENCE in a southeasterly direction along said alley, a distance of 48.7 feet to the corner of Lot No. 316;

THENCE in a southerly direction along Lot No. 316, a distance of 160 feet to Orange Street;

THENCE in a northwesterly direction along Orange Street, a distance of 48.7 feet to the place of BEGINNING.

BEING KNOWN AS: 1237 Orange Street, Berwick, PA 18603

PROPERTY ID NO.: 04D-08-229

TITLE TO SAID PREMISES IS VESTED IN JONATHAN B. PICARD AND ROSEMARY PICARD, HIS WIFE BY DEED FROM ROSEMARY PICARD DATED 5/8/02 RECORDED 5/9/02 INSTRUMENT NO.: 200205637.

ALL THAT certain piece or parcel of land situate in the Borough of Berwick, County of Columbia and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

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Deutsche Bank National Trust Company
as Trustee for Finar. America
Mortgage Loan Trust 2004-3 Asset-
Backed Certificates, Series 2004-3
4828 Loop Central Drive
Houston, TX 77081-2226
Plaintiff

In Court of Common Pleas of
Columbia County PA.

v.

No. of ED
No. of JD

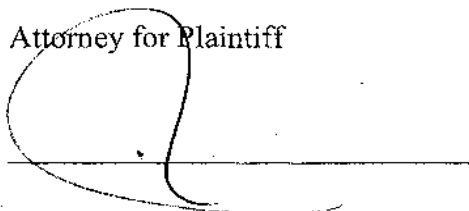
Rosemary Picard n/b/m Rosemary
Sylvester
732 West Front St.
Berwick, PA 18603
Defendant(s)

Civil Action--Law
Mortgage Foreclosure

Waiver of Watchman

I, Attorney _____, 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, possibly reading "R. Picard", is written over a horizontal line.

Deutsche Bank National Trust Company
as Trustee for Financial America
Mortgage Loan Trust 2004-3 Asset-
Backed Certificates, Series 2004-3
4828 Loop Central Drive
Houston, TX 77081-2226
Plaintiff

In Court of Common Pleas of
Columbia County PA.

v.

No. of ED
No. of JD

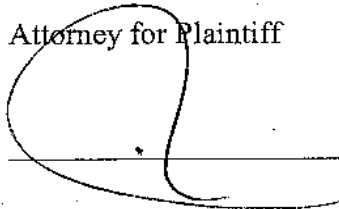
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Attorney for Plaintiff



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as Trustee for Financial America
Mortgage Loan Trust 2004-3 Asset-
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4828 Loop Central Drive
Houston, TX 77081-2226
Plaintiff

In Court of Common Pleas of
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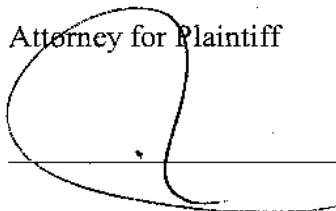
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Attorney for Plaintiff



A handwritten signature, appearing to be 'A. J. [unclear]', is written over a horizontal line.

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
215-568-9500

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

January 29, 2008

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

Re: Deutsche Bank National Trust Company as Trustee for Finance
America Mortgage Loan Trust 2004-3 Asset-Backed Certificates,
Series 2004-3
vs.
Rosemary Picard n/b/m Rosemary Sylvester
Columbia County C.C.P. No. 2064CV2007

Dear Sir:

Please serve the Defendant(s), Rosemary Picard n/b/m Rosemary Sylvester at 732 West Front Street, Berwick, PA 18603.

Please then, **POST** the property with the Handbill at 1237 Orange Street, Berwick, PA 18603.

UDREN LAW OFFICES, P.C.

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.

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
215-368-9300

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

FREDDIE MAC
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DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

January 29, 2008

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

Re: Deutsche Bank National Trust Company as Trustee for Finance
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Columbia County C.C.P. No. 2064CV2007

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UDREN LAW OFFICES, P.C.

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

COPY

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
1-800-YES-2000
3-180/360

105865

NUMBER

One Thousand Five hundred dollars and Zero cents

PAY
TO THE
ORDER
OF

Sheriff of Columbia County

DATE

01/21/2008

AMOUNT

\$1,500.00

VOID AFTER 90 DAYS

[Handwritten signature]

For Sheriff Sale Deposit 07120392 Picard

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

⑈ 105865 ⑈ ⑆036001808⑆ 36 589745 3⑈