

SHERIFF'S SALE COST SHEET

Wells Fargo Bank vs. Lambach / Langness
 NO. 66-08 ED NO. 393-08 JD DATE/TIME OF SALE Sept 11

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>150.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>24.50</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>5.00</u>
NOTARY	\$ <u>15.00</u>
TOTAL ***** \$ <u>306.00</u>	

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>714.18</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL ***** \$ <u>884.18</u>	

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

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

MUNICIPAL FEES DUE:			
SEWER	20	\$	
WATER	20	\$	
TOTAL ***** \$ <u>-0-</u>			

SURCHARGE FEE (DSTE)	\$ <u>10.00</u>
MISC. <u>Parade</u>	\$ <u>21.85</u>
TOTAL ***** \$ <u>21.85</u>	

TOTAL COSTS (OPENING BID) \$ 1301.03

Defund \$ 172.97

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856. 669. 5400
FAX: 856. 669. 5399

MARK J. UDREN*
STUART WINNEG**
LORRAINE DOYLE**
ALAN M. MINATO***
CHANDRA M. ARKEMA***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

PENNSYLVANIA OFFICE
215-368-9500

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

August 19, 2008

Sent via telefax #570-389-5625

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

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan
Trust 2007-5 Asset-Backed Certificates, Series 2007-5
vs.
Megan E. Laubach and Christopher L. Hargraves
Columbia County C.C.P. No. 2008CV393MF
Premises: 402 East Fifth Street, Berwick, PA 18603
SS Date: August 27, 2008

Dear Sheriff Tim Chamberland/Wendy:

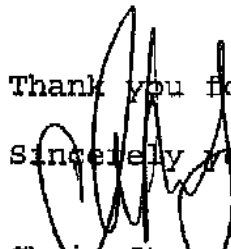
Please **STAY** the Sheriff's Sale scheduled for August 27, 2008.

Sale is Stayed for the following reason:

Loss mitigation. Amount collected: \$1,092.36

Thank you for your attention to this matter.

Sincerely yours,


Chris Stears
Foreclosure Manager

/nmr

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA }

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 June 4, 11, 18, 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 18th day of June 2008

My commission expires July 3, 2011

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
James L. Ashenfelter, 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.

66

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620

856. 669. 5400

FAX: 856. 669. 5399

PENNSYLVANIA OFFICE
215-368-9500

MARK J. UDREN*
STUART WINNEG**
LORRAINE DOYLE**
ALAN M. MINATO***
CHANDRA M. ARKEMA***
*ADMITTED N.J., PA, FL
**ADMITTED PA
***ADMITTED N.J., PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

June 16, 2008

Sent via telefax #570-389-5625

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

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan
Trust 2007-5 Asset-Backed Certificates, Series 2007-5
vs.
Megan E. Laubach and Christopher L. Hargraves
Columbia County C.C.P. No. 2008CV393MF
Premises: 402 East Fifth Street, Berwick, PA 18603
SS Date: June 25, 2008

Dear Sheriff Tim Chamberland:

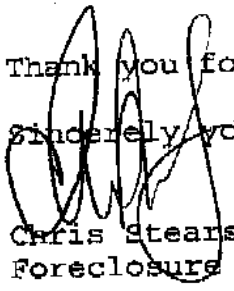
Please **POSTPONE** the Sheriff's Sale scheduled for June 25, 2008 to
August 27, 2008.

Sale is Postponed for the following reason:

Loss mitigation.

Thank you for your attention to this matter.

Sincerely yours,


Chris Steans
Foreclosure Manager

/nmr

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

60 ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as
Trustee for Option One
Mortgage Loan Trust 2007-5
Asset-Backed Certificates,
Series 2007-5
6501 Irvine Center Drive
Irvine, CA 92618-2118
Plaintiff

v.

Megan E. Laubach
Christopher L. Hargraves
402 East Fifth Street
Berwick, PA 18603
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

COPY

NO. 2008CV393MF

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: May 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.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
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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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as Trustee for
Option One Mortgage Loan Trust 2007-5
Asset-Backed Certificates, Series 2007-5
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

v.
Megan E. Laubach
Christopher L. Hargraves
Defendant(s)

NO. 2008CV393MF

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

OWNER(S): Megan E. Laubach
Christopher L. Hargraves

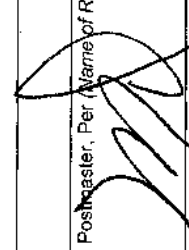
PROPERTY: 402 East Fifth Street
Berwick, PA 18603

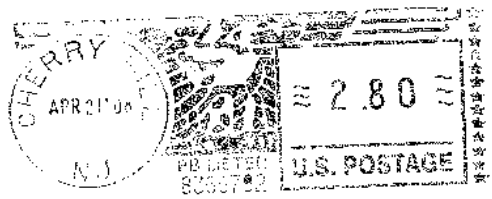
Improvements: RESIDENTIAL DWELLING

The above captioned property is scheduled to be sold at the **Columbia** County Sheriff's Sale on **June 25, 2008** at 9 A.M. at the Columbia County Courthouse, Bloomsburg, PA . Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff not later than 30 days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within 10 days after the filing of the schedule.

EXHIBIT A

Name and Address of Sender		UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003 ATTN: Nicole Ratigan		<input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified		<input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail		Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal Insurance		Affix stamp here if issued as certificate of mailing or for additional copies of this bill. Postmark and Date of Receipt				
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regis.)	Insured Value	Due Sender If COB	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks	
1		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230												
2		TENANTS/OCCUPANTS 402 East Fifth Street Berwick, PA 18603												
3		COLUMBIA COUNTY TAX CLAIM BUREAU P.O. Box 380 Bloomsburg, PA 17815												
4		DOMESTIC RELATIONS SECTION P.O. Box 380 Bloomsburg, PA 17815												
5														
6														
7														
8														
9														
10														
11														
12														
13														
14														
15														
Total number of Pieces Listed by Sender		4		Total Number of Pieces Received at Post Office		4		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 R960, S913, and S921 for limitations of coverage on insured and COB mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.



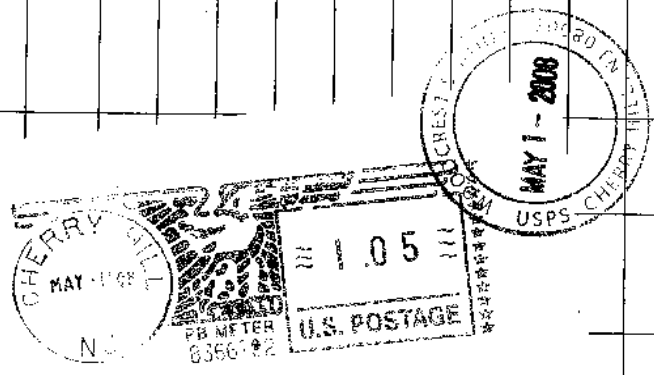
PS Form 3877, February 1994

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

EXHIBIT A

Megan E. Laubach and Christopher L. Hargraves; #08020295 (Columbia)

Name and Address of Sender		Name of Addressee, Street, and Post Office Address		Registered or Insured		Return Receipt for Merchandise		Check appropriate block for Registered Mail:		Affix stamp here if issued as certificate of mailing or for additional copies of this bill.	
Line	Article Number			Registered	Insured	Int'l Recorded Del.	Express Mail	With Postal Insurance	Without postal insurance	Postmark and Date of Receipt	
1		UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003 ATTN: Nicole Ratigan		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
2		WELLS FARGO BANK, N.A. 6501 Irvine Center Drive Irvine, CA 92618-2118		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
3				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
4				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
5				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
6				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
7				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
8				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
9				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
10				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
11				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
12				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
13				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
14				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
15				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
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 registered mail is \$5,000. 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.

PS Form 3877, February 1994

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

Megan E. Laubach and Christopher L. Hargraves; #08020295 (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) 764-6300

WELLS FARGO BANK, N.A. AS TRUSTEE
FOR OPTION ONE MORTGAGE LOAD
TRUST 2007-5 ASSET-BACKED
CERTIFICATES, SERIES 2007-5
VS

Docket # 60ED2008

MORTGAGE FORECLOSURE

MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES

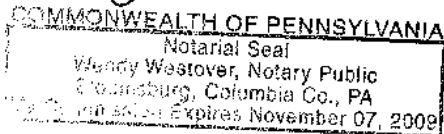
AFFIDAVIT OF SERVICE

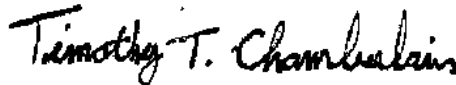
NOW, THIS WEDNESDAY, APRIL 09, 2008, AT 4:00 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON CHRISTOPHER HARGRAVES AT 402 EAST FIFTH STREET, BERWICK BY HANDING TO MEGAN LAUBACH, FIANCE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, APRIL 14, 2008


NOTARY PUBLIC





X

TIMOTHY T. CHAMBERLAIN
SHERIFF

X


P. D'ANGELO
DEPUTY SHERIFF

EXHIBIT B

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

WELLS FARGO BANK, N.A. AS TRUSTEE
FOR OPTION ONE MORTGAGE LOAD
TRUST 2007-5 ASSET-BACKED
CERTIFICATES, SERIES 2007-5
VS

Docket # 60ED2008

MORTGAGE FORECLOSURE

MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES

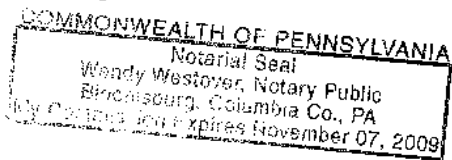
AFFIDAVIT OF SERVICE

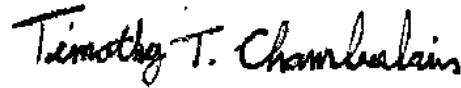
NOW, THIS WEDNESDAY, APRIL 09, 2008, AT 4:00 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON MEGAN LAUBACH AT 402 EAST FIFTH STREET, BERWICK BY HANDING TO MEGAN LAUBACH, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, APRIL 14, 2008


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF

EXHIBIT B

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380

BLOOMSBURG, PA 17815

FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

WELLS FARGO BANK

VS.


MEGAN LAUBACH AND
CHRISTOPHER HARGRAVES


WRIT OF EXECUTION #60 OF 2008 ED

POSTING OF PROPERTY

May 23, 2008 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE
PROPERTY OF MEGAN LAUBACH & CHRISTOPHER HARGRAVES. AT 402 E 5TH STREET
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 23ST DAY OF MAY 2008



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) 389-5622

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

WELLS FARGO BANK, N.A. AS TRUSTEE
FOR OPTION ONE MORTGAGE LOAD
TRUST 2007-5 ASSET-BACKED
CERTIFICATES, SERIES 2007-5

Docket # 60ED2008

VS

MORTGAGE FORECLOSURE

MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES

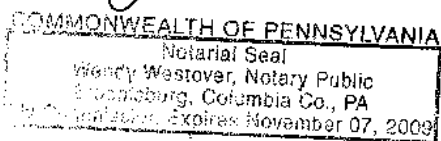
AFFIDAVIT OF SERVICE

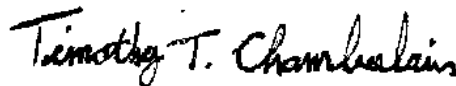
NOW, THIS WEDNESDAY, APRIL 09, 2008, AT 4:00 PM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON CHRISTOPHER HARGRAVES AT 402 EAST FIFTH STREET, BERWICK BY HANDING TO MEGAN LAUBACH, FIANCE, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, APRIL 14, 2008


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6380

WELLS FARGO BANK, N.A. AS TRUSTEE
FOR OPTION ONE MORTGAGE LOAD
TRUST 2007-5 ASSET-BACKED
CERTIFICATES, SERIES 2007-5
VS

Docket # 60ED2008

MORTGAGE FORECLOSURE

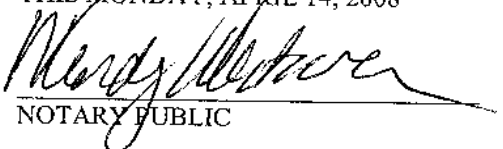
MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES

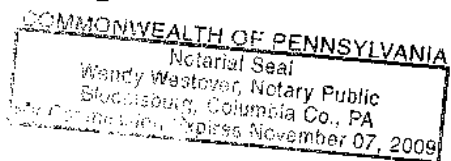
AFFIDAVIT OF SERVICE

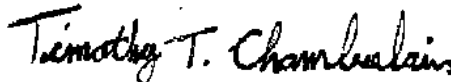
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SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME
THIS MONDAY, APRIL 14, 2008


NOTARY PUBLIC





X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF



April 15, 2008

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

**WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE
MORTGAGE LOAD TRUST 2007-5 ASSET-BACKED CERTIFICATES,
SERIES 2007-5**

VS.

**MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES**

DOCKET # 60ED2008

JD # 393JD2008

Dear Timothy:

The amount due on sewer account #107730 for the property located at 402 E. 5th Street Berwick, Pa through June 30, 2008 is \$500.51.

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 4/8/2008

SERVICE# 1 - OF - 11 SERVICES
DOCKET # 60ED2008

PLAINTIFF

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAD TRUST 2007-5 ASSET-BACKED
CERTIFICATES, SERIES 2007-5

DEFENDANT

MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES
MARK J. UDREN & ASSOCIATES

ATTORNEY FIRM

PERSON/CORP TO SERVED
MEGAN LAUBACH
402 EAST FIFTH STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON MEGAN LAUBACH

RELATIONSHIP _____ IDENTIFICATION _____

DATE 04.09.08 TIME 1600 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

Flu DM

DATE 04.09.08

OFFICE OF FAIR
DEPARTMENT OF PUBLIC WELFARE
PO BOX 8016
HARRISBURG, PA 17105

Article Addressed to:

Complete items 1, 2, a. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits.

SENDER: COMPLETE THIS SECTION

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, a. 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

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

7007 0710 0002 4094 7273

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, a. 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:

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

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

7007 0710 0002 4094 7297

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, a. 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

2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-15

7007 0710 0002 4094 7266

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒ Agent
☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒ Agent
☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature

☒ Agent
☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/8/2008

SERVICE# 2 - OF - 11 SERVICES
DOCKET # 60ED2008

PLAINTIFF

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAD TRUST 2007-5 ASSET-BACKED
CERTIFICATES, SERIES 2007-5

DEFENDANT

MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES
MARK J. UDREN & ASSOCIATES

ATTORNEY FIRM

PERSON/CORP TO SERVED
CHRISTOPHER HARGRAVES
402 EAST FIFTH STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON MEGAN ~~HARGRAVES~~ LAUBACH

RELATIONSHIP WIFE FIANCE IDENTIFICATION _____

DATE 04.09.08 TIME 1600 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

[Signature]

DATE 04.09.08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/8/2008

SERVICE# 3 - OF - 11 SERVICES
DOCKET # 60ED2008

PLAINTIFF

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAD TRUST 2007-5 ASSET-BACKED
CERTIFICATES, SERIES 2007-5

DEFENDANT

MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES
MARK J. UDREN & ASSOCIATES

ATTORNEY FIRM

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON CONNIE GINGHER

RELATIONSHIP Tax Collector IDENTIFICATION _____

DATE 04-09-08 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

[Signature] DATE 04.09.08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 4/8/2008

SERVICE# 4 - OF - 11 SERVICES
DOCKET # 60ED2008

PLAINTIFF

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAD TRUST 2007-5 ASSET-BACKED
CERTIFICATES, SERIES 2007-5

DEFENDANT

MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES
MARK J. UDREN & ASSOCIATES

ATTORNEY FIRM

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON KELLY GREEN

RELATIONSHIP CCSO IDENTIFICATION _____

DATE 04-09-08 TIME 1515 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

[Signature] DATE 04-09-08

COUNTY OF COLUMBIA
REAL ESTATE TAX CERTIFICATION

Date: 04/11/2008

Fee: \$5.00

Cert. NO: 4492

HARGRAVES CHRISTOPHER L
MEGAN E LAUBACH
402 EAST FIFTH STREET
BERWICK PA 18603

District: BERWICK BORO
Deed: 20070 -2587
Location: 402 E 5TH ST P L 1
Parcel Id:04A-08 -072-00,000

Assessment: 20,676
Balances as of 04/11/2008

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

NO TAX CLAIM TAXES DUE

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

Tax Notice 2008 County & Municipality

BERWICK BORO
MAKE CHECKS PAYABLE TO:

Connie C Gingham
1615 Lincoln Avenue
Berwick PA 18603

HOURS: MON, TUE, THUR : 9:30 AM - 4 PM
CLOSED WEDNESDAY & HOLIDAYS.
CLOSED FRIDAYS

PHONE: 570-752-7442

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

HARGRAVES CHRISTOPHER L
MEGAN E LAUBACH
402 EAST FIFTH STREET
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 03/01/2008		BILL NO. 3959	
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	AX AMOUNT DUE	INCL PENALTY
GENERAL	20,676	6.146	124.53	127.07	139.78
SINKING		1.345	27.25	27.81	30.59
FIRE		1.25	25.33	25.85	27.14
LIGHT		1.75	35.46	36.18	37.99
BORO RE		10.6	214.79	219.17	230.13
The discount & penalty have been calculated for your convenience					
PAY THIS AMOUNT			427.36	436.08	465.63
			April 30 If paid on or before	June 30 If paid on or before	June 30 If paid after
CNTY TWP			This tax returned to courthouse on: January 1, 2009		
Discount	2 %				
Penalty	10 %				
PARCEL: 04A-08 -072-00,000 402 E FIFTH ST .132 Acres					
Land				2,500	
Buildings				18,176	
Total Assessment				20,676	

FILE COPY

OTem, This not paid as of 4-10-08

Conrad

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 4/8/2008

SERVICE# 5 - OF - 11 SERVICES
DOCKET # 60ED2008

PLAINTIFF

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAD TRUST 2007-5 ASSET-BACKED
CERTIFICATES, SERIES 2007-5

DEFENDANT

MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES
MARK J. UDREN & ASSOCIATES

ATTORNEY FIRM

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON GALE KELLER

RELATIONSHIP DIRECTOR IDENTIFICATION _____

DATE 4/10/08 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

☒ OTHER (SPECIFY) SERVED ON DIRECTOR
OF D. RELATIONS

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

B. A. Barall

DATE 4/10/08

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 4/8/2008

SERVICE# 8 - OF - 11 SERVICES
DOCKET # 60ED2008

PLAINTIFF

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION
ONE MORTGAGE LOAD TRUST 2007-5 ASSET-BACKED
CERTIFICATES, SERIES 2007-5

DEFENDANT

MEGAN E. LAUBACH
CHRISTOPHER L. HARGRAVES
MARK J. UDREN & ASSOCIATES

ATTORNEY FIRM

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEB Miller

RELATIONSHIP C/GRK IDENTIFICATION _____

DATE 4-9-8 TIME 1500 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 _____

REAL ESTATE OUTLINE

ED # 60-08

DATE RECEIVED 4-8-08
DOCKET AND INDEX 4-9-08

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

✓
✓
✓
✓
✓
✓
✓
✓

49 callat Andean will for

CK# 111051

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

SALE DATE

June 25, 08 TIME 0900

POSTING DATE

May 21, 08

ADV. DATES FOR NEWSPAPER

1ST WEEK

June 2

2ND WEEK

11

3RD WEEK

18, 08

SHERIFF'S SALE

WEDNESDAY JUNE 25, 2008 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 60 OF 2008 ED AND CIVIL WRIT NO. 393 OF 2008 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 lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the southeasterly corner of Fifth and Walnut Streets; THENCE along Fifth Street in an easterly direction 49 ½ feet to a corner; THENCE on a line parallel with Walnut Street in a southerly direction 115 feet to a corner; THENCE along other land of former grantor in chain of title in a westerly direction, parallel with the first course herein, 49 ½ feet to Walnut Street; THENCE along same in a northerly direction 115 feet to the place of beginning.

BEING KNOWN AS: 402 East Fifth Street, Berwick, PA 18603

PROPERTY ID NO.: 04A-08-072

TITLE TO SAID PREMISES IS VESTED IN CHRISTOPHER L. HARGRAVES AND MEGAN E. LAUBACH, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP BY DEED FROM KIBERLY A. GAVLICK, NOW BY MARRIAGE KIMBERLY A. TOKAR AND JACK J. TOKAR, WIFE AND HUSBAND DATED 3/12/07 RECORDED 3/14/07 INSTRUMENT NO.: 200702587.

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
Chandra M. Arkema
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY JUNE 25, 2008 AT 9:00 AM

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BEING KNOWN AS: 402 East Fifth Street, Berwick, PA 18603

PROPERTY ID NO.: 04A-08-072

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Plaintiff's Attorney
Chandra M. Arkema
111 Woodcrest Road
Cherry Hill, NJ 08003

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

SHERIFF'S SALE

WEDNESDAY JUNE 25, 2008 AT 9:00 AM

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BEING KNOWN AS: 402 East Fifth Street, Berwick, PA 18603

PROPERTY ID NO.: 04A-08-072

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Plaintiff's Attorney
Chandra M. Arkema
111 Woodcrest Road
Cherry Hill, NJ 08003

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

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

Wells Fargo Bank, N.A. as
Trustee for Option One
Mortgage Loan Trust 2007-5
Asset-Backed Certificates,
Series 2007-5

Plaintiff

v.

Megan E. Laubach
Christopher L. Hargraves
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2008CV393MF

2008-ED-60

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:

402 East Fifth Street
Berwick, PA 18603
SEE LEGAL DESCRIPTION ATTACHED

Amount due

\$129,878.28

Interest From 4/9/08

to Date of Sale _____

Ongoing Per Diem of \$32.57

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

(Costs to be added)

\$ _____

Prothonotary

By _____

Tami B. Nye / EAB

Clerk

Date _____

4/8/08

ALL THAT CERTAIN lot, piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the southeasterly corner of Fifth and Walnut Streets; THENCE along Fifth Street in an easterly direction 49-1/2 feet to a corner; THENCE on a line parallel with Walnut Street in a southerly direction 115 feet to a corner; THENCE along other land of former grantor in chain of title in a westerly direction, parallel with the first course herein, 49-1/2 feet to Walnut Street; THENCE along same in a northerly direction 115 feet to the place of beginning.

BEING KNOWN AS: 402 East Fifth Street
Berwick, PA 18603

PROPERTY ID NO.: 04A-08-072

TITLE TO SAID PREMISES IS VESTED IN CHRISTOPHER L. HARGRAVES AND MEGAN E. LAUBACH, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP BY DEED FROM KIMBERLY A. GAVLICK, NOW BY MARRIAGE KIMBERLY A. TOKAR AND JACK J. TOKAR, WIFE AND HUSBAND DATED 3/12/07 RECORDED 3/14/07 INSTRUMENT NO.: 200702587.

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

Wells Fargo Bank, N.A. as
Trustee for Option One
Mortgage Loan Trust 2007-5
Asset-Backed Certificates,
Series 2007-5

Plaintiff

v.

Megan E. Laubach
Christopher L. Hargraves
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2008CV393MF

2008-ED-60

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: *Chandra Arkema*
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

NO. 2008CV393MF

2008-ED-60

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: *Chandra Arkema*
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
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ATTORNEY FOR PLAINTIFF

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COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2008CV393MF

2008-ED-60

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.
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CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2008CV393MF

2008-ED-60

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2007-5 Asset-Backed Certificates, Series 2007-5, 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: 402 East Fifth Street, Berwick, PA 18603

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

Megan E. Laubach 402 East Fifth Street
Berwick, PA 18603

Christopher L. Hargraves 402 East Fifth Street
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

Wells Fargo Bank, N.A. 6501 Irvine Center Drive
as Trustee for Irvine, CA 92618-2118
Option One Mortgage Loan Trust
2007-5 Asset-Backed Certificates,
Series 2007-5

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

Name

Address

None

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

Name

Address

Columbia County P.O. Box 380
Tax Claim Bureau Bloomsburg, PA 17815

Domestic Relations Section P.O. Box 380
 Bloomsburg, PA 17815

Commonwealth of PA, Bureau of Compliance, PO Box 281230
Department of Revenue 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 402 East Fifth 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

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Plaintiff

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Megan E. Laubach
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COURT OF COMMON PLEAS
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Series 2007-5

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Name

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None

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Name

Address

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Tax Claim Bureau Bloomsburg, PA 17815

Domestic Relations Section P.O. Box 380
Bloomsburg, PA 17815

Commonwealth of PA, Bureau of Compliance, PO Box 281230
Department of Revenue 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 402 East Fifth 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: *Chandra Arkema*
Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

3126

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
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 LORRAINE DOYLE, ESQUIRE - ID #34576
 ALAN M. MINATO, ESQUIRE - ID #75860
 CHANDRA M. ARKEMA, ESQUIRE - ID #203437
 LOUIS A. SIMONI, ESQUIRE - ID #200869
 WOODCREST CORPORATE CENTER
 111 WOODCREST ROAD, SUITE 200
 CHERRY HILL, NJ 08003-3620
 856-482-6900

Wells Fargo Bank, N.A. as
 Trustee for Option One
 Mortgage Loan Trust 2007-5
 Asset-Backed Certificates,
 Series 2007-5
 6501 Irvine Center Drive
 Irvine, CA 92618-2118
 Plaintiff

COURT OF COMMON PLEAS
 CIVIL DIVISION
 Columbia County

MORTGAGE FORECLOSURE

NO.

v.
 Megan E. Laubach
 Christopher L. Hargraves
 402 East Fifth Street
 Berwick, PA 18603
 Defendant(s)

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF *MN* :
 COUNTY OF *Dakota* : SS

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by 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 Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Megan E. Laubach
 Age: Over 18
 Residence: As captioned above
 Employment: Unknown

Defendant: Christopher L. Hargraves
 Age: Over 18
 Residence: As captioned above
 Employment: Unknown

Name: *Topako Love* Assistant Secretary
 Title:

Company: Option One Mortgage Corporation

Sworn to and subscribed
 before me this *29* day
 of *Feb* 2008.

Notary Public



UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
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COURT OF COMMON PLEAS
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MORTGAGE FORECLOSURE

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SAME AS #1 ABOVE

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Name

Address

Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2007-5 Asset-Backed Certificates, Series 2007-5	6501 Irvine Center Drive Irvine, CA 92618-2118
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5. Name and address of every other person who has any record lien on the property:

Name

Address

None

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

Name

Address

Columbia County Tax Claim Bureau	P.O. Box 380 Bloomsburg, PA 17815
-------------------------------------	--------------------------------------

Domestic Relations Section	P.O. Box 380 Bloomsburg, PA 17815
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Commonwealth of PA, Department of Revenue	Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230
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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	402 East Fifth 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

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BY: *Chandra Arkema*
Attorneys for Plaintiff

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ATTORNEY FOR PLAINTIFF

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Plaintiff

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Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2008CV393MF

2008-ED-60

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Christopher L. Hargraves
402 East Fifth Street
Berwick, PA 18603

Your house (real estate) at 402 East Fifth 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 \$129,878.28, 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

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Christopher L. Hargraves
402 East Fifth Street
Berwick, PA 18603

Defendant (s)

In Court of Common Pleas of
Columbia County PA.

No. of ED
No. of JD

Civil Action—Law
Mortgage Foreclosure

Waiver of Watchman

I, Attorney _____, 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

Chandia Aukema

ALL THAT CERTAIN lot, piece or parcel of land lying and being situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at the southeasterly corner of Fifth and Walnut Streets; THENCE along Fifth Street in an easterly direction 49-1/2 feet to a corner; THENCE on a line parallel with Walnut Street in a southerly direction 115 feet to a corner; THENCE along other land of former grantor in chain of title in a westerly direction, parallel with the first course herein, 49-1/2 feet to Walnut Street; THENCE along same in a northerly direction 115 feet to the place of beginning.

BEING KNOWN AS: 402 East Fifth Street
Berwick, PA 18603

PROPERTY ID NO.: 04A-08-072

TITLE TO SAID PREMISES IS VESTED IN CHRISTOPHER L. HARGRAVES AND MEGAN E. LAUBACH, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP BY DEED FROM KIMBERLY A. GAVLICK, NOW BY MARRIAGE KIMBERLY A. TOKAR AND JACK J. TOKAR, WIFE AND HUSBAND DATED 3/12/07 RECORDED 3/14/07 INSTRUMENT NO.: 200702587.

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TITLE TO SAID PREMISES IS VESTED IN CHRISTOPHER L. HARGRAVES AND MEGAN E. LAUBACH, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP BY DEED FROM KIMBERLY A. GAVLICK, NOW BY MARRIAGE KIMBERLY A. TOKAR AND JACK J. TOKAR, WIFE AND HUSBAND DATED 3/12/07 RECORDED 3/14/07 INSTRUMENT NO.: 200702587.

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BEGINNING at the southeasterly corner of Fifth and Walnut Streets; THENCE along Fifth Street in an easterly direction 49-1/2 feet to a corner; THENCE on a line parallel with Walnut Street in a southerly direction 115 feet to a corner; THENCE along other land of former grantor in chain of title in a westerly direction, parallel with the first course herein, 49-1/2 feet to Walnut Street; THENCE along same in a northerly direction 115 feet to the place of beginning.

BEING KNOWN AS: 402 East Fifth Street
Berwick, PA 18603

PROPERTY ID NO.: 04A-08-072

TITLE TO SAID PREMISES IS VESTED IN CHRISTOPHER L. HARGRAVES AND MEGAN E. LAUBACH, AS JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP BY DEED FROM KIMBERLY A. GAVLICK, NOW BY MARRIAGE KIMBERLY A. TOKAR AND JACK J. TOKAR, WIFE AND HUSBAND DATED 3/12/07 RECORDED 3/14/07 INSTRUMENT NO.: 200702587.

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BEING KNOWN AS: 402 East Fifth Street
Berwick, PA 18603

PROPERTY ID NO.: 04A-08-072

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BEING KNOWN AS: 402 East Fifth Street
Berwick, PA 18603

PROPERTY ID NO.: 04A-08-072

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BEING KNOWN AS: 402 East Fifth Street
Berwick, PA 18603

PROPERTY ID NO.: 04A-08-072

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UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669 . 5400

FAX: 856 . 669 . 5399

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PENNSYLVANIA OFFICE
215-568-9500

MARK J. UDREN*
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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

April 8, 2008

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

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan
Trust 2007-5 Asset-Backed Certificates, Series 2007-5
vs.

Megan E. Laubach
Christopher L. Hargraves
Columbia County C.C.P. No. 2008CV393MF

Dear Sir:

Please serve the Defendant(s), Megan E. Laubach, and Christopher L. Hargraves at 402 East Fifth Street, Berwick, PA 18603.

Please then, **POST** the property with the Handbill at 402 East Fifth 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

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PLEASE RESPOND TO NEW JERSEY OFFICE

April 8, 2008

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

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan
Trust 2007-5 Asset-Backed Certificates, Series 2007-5
vs.

Megan E. Laubach
Christopher L. Hargraves
Columbia County C.C.P. No. 2008CV393MF

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Please then, **POST** the property with the Handbill at 402 East Fifth Street, Berwick, PA 18603.

UDREN LAW OFFICES, P.C.

Chandra Arkema

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

ORIGINAL DOCUMENT PRINTED ON CHEMICAL REACTIVE PAPER WITH MICROPRINTED BORDER

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



111051

NUMBER

3-180/360

DATE

AMOUNT

One Thousand Five hundred dollars and Zero cents

PAY
TO THE
ORDER
OF

4/3/2008

\$1,500.00

Sheriff of Columbia County

VOID AFTER 90 DAYS

[Signature]

For Sheriff Sale Deposit 08020295 Laubach

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

1111051 0360018081 36 589745 3

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- CLUCKS
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