

REAL ESTATE OUTLINE

ED # 146-09

DATE RECEIVED 8.5.09
DOCKET AND INDEX 8-11-09

CHECK FOR PROPER INFO.

WRIT OF EXECUTION ✓
COPY OF DESCRIPTION ✓
WHEREABOUTS OF LKA ✓
NON-MILITARY AFFIDAVIT ✓
NOTICES OF SHERIFF SALE ✓
WAIVER OF WATCHMAN ✓
AFFIDAVIT OF LIENS LIST ✓
CHECK FOR ~~\$1,350.00~~ OR 1500.00 ✓ CK# 135621
****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE Oct. 14, 2009 TIME 0900
POSTING DATE Sept. 10, 09
ADV. DATES FOR NEWSPAPER
1ST WEEK Sept. 23
2ND WEEK 30
3RD WEEK Oct. 7, 09

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

Tuesday, August 04, 2009

**WM SPECIALTY MORTGAGE. LLC
505 SOUTH MAIN STREET, 6TH FLOOR
ORANGE, CA 92868-**

**WELLS FARGO BANK, N.A., AS TRUSTEE FOR ABFC 2004-OPT4 TRUST,
ABFC ASSET-BACKED CERTIFICATES, SERIES 2004-OPT4**

VS

RONNIE L. SMITH, LAST RECORD OWNER

**SALLY K. SMITH (MORTGAGOR AND KNOWN HEIR OF RONNIE L.
SMITH)**

BRYAN SMITH (KNOWN HEIR OF RONNIE L. SMITH)

VERONICA SMITH (KNOWN HEIR OF RONNIE L. SMITH)

UNITED STATES OF AMERICA

DOCKET # 146ED2009

JD # 1979JD2008

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office **IMMEDIATELY**.

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

Respectfully,

Timothy T. Chamberlain
Sheriff of Columbia County

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
ABFC 2004-OPT4 Trust, ABFC Asset-
Backed Certificates, Series 2004-OPT4
Plaintiff
v.

Ronnie L. Smith, Last Record Owner
Sally K. Smith (Mortgagor and Known
Heir of Ronnie L. Smith)
Bryan Smith (Known Heir of Ronnie L.
Smith)
Veronica Smith (Known Heir of Ronnie
L. Smith)
United States of America
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

2009-ED. 146

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Bryan Smith (Known Heir of Ronnie L. Smith)
365 LaSalle Street
Berwick, PA 18603

Your house (real estate) at 601 Maple Street, Berwick, PA 18603
is scheduled to be sold at the Sheriff's Sale on _____, at
9:00am in the Columbia County Courthouse, Bloomsburg, PA, to
enforce the court judgment of \$86,848.73, 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

SHERIFF'S SALE

WEDNESDAY OCTOBER 14, 2009 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 146 OF 2009 ED AND CIVIL WRIT NO. 1979 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 situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the northerly side of Woodin Street 119-1/4 feet from Oak Street at the corner of a 16-foot alley; thence northerly along said alley 66 feet to a lot now or late of Phoebe Croop; thence easterly along lot now or late of Phoebe Croop and parallel with Woodin Street 103-1/4 feet to Maple Street; thence southerly along said Maple Street 66 feet to corner of Maple and Woodin Streets; thence westerly along Woodin Street 103-1/4 feet to the place of beginning.

Improved with two-story frame double dwelling house and outbuilding.

BEING the same premises conveyed to Beth A Bognar by deed of James Bridle and Gail F. Titman Bridle, his wife, dated December 21, 1993 and recorded July 26, 1994 in Record Book 575 at Page 50.

BEING KNOWN AS: 601 MAPLE STREET, BERWICK, PA 18603

PROPERTY ID NO.: 04B-04-202

TITLE TO SAID PREMISES IS VESTED IN RONNIE L. SMITH BY DEED FROM BETH A. BOGNAR AND ALEX C. BOGNAR, III, HER HUSBAND DATED 3/4/2004 RECORDED 3/9/2004 INSTRUMENT NO.: 200402406.

TERMS OF SALE

MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale.

REMAINING BALANCE OF BID PRICE: Any remaining amount of the bid price is to be paid within (8) days after the sale is cash, certified check or cashier's check.

IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.

If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages.

Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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

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Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

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Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08003

Sheriff of Columbia County
Timothy T. Chamberlain
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UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
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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

Wells Fargo Bank, N.A., as Trustee for
ABFC 2004-OPT4 Trust, ABFC Asset-
Backed Certificates, Series 2004-OPT4
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

v.

Ronnie L. Smith, Last Record Owner
Sally K. Smith (Mortgagor and Known
Heir of Ronnie L. Smith)
Bryan Smith (Known Heir of Ronnie L.
Smith)
Veronica Smith (Known Heir of Ronnie
L. Smith)
United States of America
Defendant(s)

NO. 2008-CV-1979

2009-ED-146

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:

601 Maple Street
Berwick, PA 18603
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$86,848.73

Interest From 8/1/09

to Date of Sale _____

Ongoing Per Diem of \$11.76

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

(Costs to be added)

\$ _____

Prothonotary

By

Jami B. Kline

Clerk

Date

Aug. 3, 2009

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

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UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
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Wells Fargo Bank, N.A., as Trustee for ABFC
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United States of America
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

2009-ED-146

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
CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
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MORTGAGE FORECLOSURE

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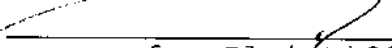
C E R T I F I C A T E

I hereby state that as 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, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
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Wells Fargo Bank, N.A., as Trustee for
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Ronnie L. Smith, Last Record Owner
Sally K. Smith (Mortgagor and Known Heir
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COURT OF COMMON PLEAS
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Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

2009-ED-146


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I hereby state that as the attorney for the Plaintiff in the
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BY: 
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
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UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
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Wells Fargo Bank, N.A., as
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Veronica Smith (Known Heir of
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United States of America
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

2009-ED 144

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, N.A., as Trustee for ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4, 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: 601 Maple Street, Berwick, PA 18603

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

Ronnie L. Smith, Last Record Owner

Sally K. Smith
(Mortgagor and Known Heir
of Ronnie L. Smith)

601 Maple Street
Berwick, PA 18603

Leonard Auto Tags
116 East 3rd Street
Berwick, PA 18603

Bryan Smith (Known Heir of
Ronnie L. Smith)

365 LaSalle Street
Berwick, PA 18603

Veronica Smith (Known Heir
of Ronnie L. Smith)

365 LaSalle 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
------	---------

WM Specialty Mortgage, LLC	505 South Main Street, 6 th Floor Orange, CA 92868 C/O Frank Federman One Penn Center @ Suburban Station 1617 John F. Kennedy Blvd., Suite 1400 Philadelphia, PA 19103-1814
----------------------------	--

Department of the Treasury Internal Revenue Service	Address to Follow
--	-------------------

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

Name	Address
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Wells Fargo Bank, N.A., as Trustee for ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4	6501 Irvine Center Drive Irvine, CA 92618
--	--

American General Financial Services, Inc	132 W. Front Street Berwick, PA 18603
---	--

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 Dept.	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
--	--

Internal Revenue Service	Technical Support Group, William Green Federal Bldg., 600 Arch St. Room 3259, Philadelphia, PA 19106
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Atty General of U.S.

US Dept. of Justice,
Room 5111, Main Justice Bldg.,
10th & Constitution
Ave. N.W. Washington, DC 20531

U.S.A.

US Dept. of Justice
U.S. Attorney, Federal Bldg.
228 Walnut St., P.O. Box 11754
Harrisburg, PA 17108

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

601 Maple Street
Berwick, PA 18603

Any and All Unknown Heirs
of Ronnie L. Smith, Last
Record Owner

601 Maple 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: July 31, 2009

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

Wells Fargo Bank, N.A., as
Trustee for ABFC 2004-OPT4
Trust, ABFC Asset-Backed
Certificates, Series 2004-OPT4
Plaintiff
v.

Ronnie L. Smith, Last Record
Owner
Sally K. Smith (Mortgagor and
Known Heir of Ronnie L. Smith)
Bryan Smith (Known Heir of
Ronnie L. Smith)
Veronica Smith (Known Heir of
Ronnie L. Smith)
United States of America
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2008-CV-1979

2009-ED-146

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, N.A., as Trustee for ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4, 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: 601 Maple Street, Berwick, PA 18603

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

Ronnie L. Smith, Last Record Owner

Sally K. Smith
(Mortgagor and Known Heir
of Ronnie L. Smith)

601 Maple Street
Berwick, PA 18603

Leonard Auto Tags
116 East 3rd Street
Berwick, PA 18603

Bryan Smith (Known Heir of
Ronnie L. Smith)

365 LaSalle Street
Berwick, PA 18603

Veronica Smith (Known Heir
of Ronnie L. Smith)

365 LaSalle Street
Berwick, PA 18603

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

Name	Address
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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
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American General Financial Services, Inc	132 W. Front Street Berwick, PA 18603
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5. Name and address of every other person who has any record lien on the property:

Name	Address
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None

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Columbia County Tax Dept.	P.O. Box 380 Bloomsburg, PA 17815
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US Dept. of Justice
U.S. Attorney, Federal Bldg.
228 Walnut St., P.O. Box 11754
Harrisburg, PA 17108

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

601 Maple Street
Berwick, PA 18603

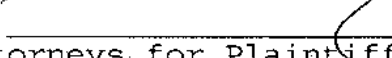
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Record Owner

601 Maple Street
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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: July 31, 2009

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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ATTORNEY FOR PLAINTIFF

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STUART WINNEG, ESQUIRE - ID #45362
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ALAN M. MINATO, ESQUIRE - ID #75860
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WOODCREST CORPORATE CENTER
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Wells Fargo Bank, N.A., as
Trustee for ABFC 2004-OPT4
Trust, ABFC Asset-Backed
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Plaintiff
v.

Ronnie L. Smith, Last Record
Owner
Sally K. Smith (Mortgagor and
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Bryan Smith (Known Heir of
Ronnie L. Smith)
Veronica Smith (Known Heir of
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United States of America
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County
MORTGAGE FORECLOSURE

NO. 2008-CV-1979

2009-ED-146

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, N.A., as Trustee for ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4, 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: 601 Maple Street, Berwick, PA 18603

1. Name and address of Owner(s) or reputed Owner(s):
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US Dept. of Justice
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228 Walnut St., P.O. Box 11754
Harrisburg, PA 17108

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Berwick, PA 18603

Any and All Unknown Heirs
of Ronnie L. Smith, Last
Record Owner

601 Maple 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: July 31, 2009

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

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STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
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Wells Fargo Bank, N.A., as Trustee for
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Plaintiff
v.

Ronnie L. Smith, Last Record Owner
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Heir of Ronnie L. Smith)
Bryan Smith (Known Heir of Ronnie L.
Smith)
Veronica Smith (Known Heir of Ronnie
L. Smith)
United States of America
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

2009-ED-146

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Ronnie L. Smith, Last Record Owner
601 Maple Street
Berwick, PA 18603

Your house (real estate) at 601 Maple Street, Berwick, PA 18603 is scheduled to be sold at the Sheriff's Sale on _____, at 9:00am in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$86,848.73, 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 lot, piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at a point on the northerly side of Woodin Street 119-1/4 feet from Oak Street at the corner of a 16-foot alley; thence northerly along said alley 66 feet to a lot now or late of Phoebe Croop; thence easterly along lot now or late of Phoebe Croop and parallel with Woodin Street 103-1/4 feet to Maple Street; thence southerly along said Maple Street 66 feet to corner of Maple and Woodin Streets; thence westerly along Woodin Street 103-1/4 feet to the place of beginning. Improved with two-story frame double dwelling house and outbuilding.

BEING the same premises conveyed to Beth A Bognar by deed of James Bridle and Gail F. Titman Bridle, his wife, dated December 21, 1993 and recorded July 26, 1994 in Record Book 575 at Page 50.

BEING KNOWN AS: 601 Maple Street
 Berwick, PA 18603

PROPERTY ID NO.: 04B-04-202

TITLE TO SAID PREMISES IS VESTED IN RONNIE L. SMITH BY DEED FROM BETH A. BOGNAR AND ALEX C. BOGNAR, III, HER HUSBAND DATED 3/4/2004 RECORDED 3/9/2004 INSTRUMENT NO.: 200402406.

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

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 Berwick, PA 18603

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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

July 31, 2009

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

Re: Wells Fargo Bank, N.A., as Trustee for ABFC 2004-OPT4 Trust,
ABFC Asset-Backed Certificates, Series 2004-OPT4
vs.
Ronnie L. Smith, Last Record Owner
Sally K. Smith (Mortgagor and Known Heir of Ronnie L. Smith)
Bryan Smith (Known Heir of Ronnie L. Smith)
Veronica Smith (Known Heir of Ronnie L. Smith)
United States of America
Columbia County C.C.P. No. 2008-CV-1979

Dear Sir:

Please serve the Defendant(s), Ronnie L. Smith, Last Record Owner
and Any and All Unknown Heirs at 601 Maple Street, Berwick, PA
18603 By posting per Court Order.

Also Serve, Sally K. Smith (Mortgagor and Known Heir of Ronnie L.
Smith), Bryan Smith (Known Heir of Ronnie L. Smith), and Veronica
Smith (Known Heir of Ronnie L. Smith) at 601 Maple Street, Berwick,
PA 18603.

Please then, **POST** the property with the Handbill at 601 Maple
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

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL DIVISION

Wells Fargo Bank, N.A., as
Trustee for ABFC 2004-OPT4
Trust, ABFC Asset-Backed
Certificates, Series 2004-OPT4
Plaintiff

v.

Ronnie L. Smith, Last Record
Owner
Sally K. Smith (Mortgagor and
Known Heir of Ronnie L. Smith)
Bryan Smith (Known Heir of
Ronnie L. Smith)
Veronica Smith (Known Heir of
Ronnie L. Smith)
Defendants

NO. 2008-CV-1979

O R D E R

AND NOW, this 29th Day of Dec, 2008,
upon consideration of Plaintiff's Motion For Service Pursuant To
Special Order Of Court, and any response thereto, it is hereby
ORDERED AND DECREED that Service of the Complaint In Mortgage
Foreclosure on Ronnie L. Smith, Last Record Owner, deceased
mortgagor and real owner, and upon any and all "Unknown Heirs" of
Ronnie L. Smith, Last Record Owner, deceased mortgagor and real
owner, shall be complete when Plaintiff or its counsel or agent
has published in accordance with Pa.R.C.P. 430(b)(1) a Notice of
the action once in the local legal publication and once in a
newspaper of general circulation within the County; and, pursuant
to Pa.R.C.P. 430, service of all subsequent pleadings, including,
inter alia, the Notice of Sheriff's Sale upon the deceased
mortgagor and real owner and the "Unknown Heirs" that require
personal service on each Defendant shall be complete when the
Sheriff, competent adult, constable, or other appropriate party
has posted only, a copy of said subsequent pleadings and/or
Notice on the most public part of the property located at: 601
Maple Street, Berwick, PA 18603, which is the subject matter of
this action in mortgage foreclosure.

BY THE COURT:

151 Scott M. Kaus
J.

1/2/09
20080306 80

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

CHERRY HILL, NEW JERSEY 08003-3620

856. 669. 5400

FAX: 856. 669. 5399

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PENNSYLVANIA OFFICE
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***ADMITTED NJ, PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

July 31, 2009

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

Re: Wells Fargo Bank, N.A., as Trustee for ABFC 2004-OPT4 Trust,
ABFC Asset-Backed Certificates, Series 2004-OPT4
vs.
Ronnie L. Smith, Last Record Owner
Sally K. Smith (Mortgagor and Known Heir of Ronnie L. Smith)
Bryan Smith (Known Heir of Ronnie L. Smith)
Veronica Smith (Known Heir of Ronnie L. Smith)
United States of America
Columbia County C.C.P. No. 2008-CV-1979

Dear Sir:

Please serve the Defendant(s), Ronnie L. Smith, Last Record Owner
and Any and All Unknown Heirs at 601 Maple Street, Berwick, PA
18603 By posting per Court Order.

Also Serve, Sally K. Smith (Mortgagor and Known Heir of Ronnie L.
Smith), Bryan Smith (Known Heir of Ronnie L. Smith), and Veronica
Smith (Known Heir of Ronnie L. Smith) at 601 Maple Street, Berwick,
PA 18603.

Please then, **POST** the property with the Handbill at 601 Maple
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

IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY
CIVIL DIVISION

Wells Fargo Bank, N.A., as
Trustee for ABFC 2004-OPT4
Trust, ABFC Asset-Backed
Certificates, Series 2004-OPT4
Plaintiff

v.

Ronnie L. Smith, Last Record
Owner
Sally K. Smith (Mortgagor and
Known Heir of Ronnie L. Smith)
Bryan Smith (Known Heir of
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Defendants

NO. 2008-CV-1979

O R D E R

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Ronnie L. Smith, Last Record Owner, deceased mortgagor and real
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the action once in the local legal publication and once in a
newspaper of general circulation within the County; and, pursuant
to Pa.R.C.P. 430, service of all subsequent pleadings, including,
inter alia, the Notice of Sheriff's Sale upon the deceased
mortgagor and real owner and the "Unknown Heirs" that require
personal service on each Defendant shall be complete when the
Sheriff, competent adult, constable, or other appropriate party
has posted only, a copy of said subsequent pleadings and/or
Notice on the most public part of the property located at: 601
Maple Street, Berwick, PA 18603, which is the subject matter of
this action in mortgage foreclosure.

BY THE COURT:

151 J. Scott K. Kaus
J.

12/09

ORIGINAL DOCUMENT PRINTED ON CHEMICAL RESISTANT PAPER WITH REMOVED FINGER

135621

UDREN LAW OFFICES, PC

PA ESCROW ACCOUNT
111 WOODCREST ROAD
CHERRY HILL, NJ 08003



Bank
America's Most Convenient Bank®

3-180/360

NUMBER

One Thousand Five Hundred and 00/100*****

DATE
July 30, 2009

AMOUNT
*****1,500.00

**PAY
TO THE
ORDER
OF**

Columbia County Sheriff

VOID AFTER 90 DAYS

Signature

THIS DOCUMENT CONTAINS A SECURITY INK. TO CHECK FOR FALSIFICATION, HOLD DOCUMENT UP TO LIGHT.

135621 0360018081 36 589745 31