SHERIFF'S SALE COST SHEET

NO.	Wells Fargo Bank VI	s. Snirth, Kennie
SERVICE PER DEF. LEVY (PER PARCEL SI5.00 MAILING COSTS ADVERTISING SALE BILLS & COPIES ADVERTISING SALE (NEWSPAPER) MILEAGE POSTING HANDBILL CRYING/ADJOURN SALE SI0.00 SHERIFF'S DEED SF0.00 SS5.00 TOTAL TOTAL TOTAL SS6.00 TOTAL SS7.00 SS7.00 SS0LICITOR'S SERVICES TOTAL REAL ESTATE TAXES: BORO, TWP & COUNTY 20 SCHOOL DIST. DELINQUENT 20 SOURCHARGE FEE (DSTE) SI5.00 SI5.00 S15.00 S15.00 S15.00 S15.00 SS7.00 SS7.00 SS7.00 SS6.00 SS7.00 SS7.00 SS7.00 SS7.00 SS7.00 MUNICIPAL FEES DUE: SEWER 20 TOTAL SIS.00 SSID.00 SSID.0	NO. <u>49-67</u> ED NO. <u>1979-98</u> .	JD DATE/TIME OF SALE Stripe
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TOTAL COSTS (OPENING BID) \$\frac{1/90,00}{2}\$	TOTAL COSTS (OF	PENING BID) \$_\frac{1/90,00}{}
Refind \$ 310.00		2x Find \$ 310.00

PENNSYLVANIA OFFICE 215-568-95 0

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 BOYLE**
ALAN M. MINATO***
CHANDRA M. ARKEMA***
*ADMITTED NJ. PA. PI.
**ADMITTED NJ. PA. PI.
**ADMITTED NJ. PA.
TINA MARIE RICH
OFFICE ADMINISTRATUR
DEFICE ADMINISTRATUR

<u>FREDDIE MAC</u> <u>PENNSYLVANIA</u> <u>DESIGNATED COUNSEL</u>

PLEASE RESPOND TO NEW JERSEY OFFICE

May 12, 2009

Sent via telefax #570-389-5625

Columbia County Sheriff's Office P.O. Box 380 Bloomsburg, FA 17815

ATTN: Sheriff Tim Chamberland/Wendy

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)

Columbia County C.C.P. No. 2008-CV-1979

Premises: 601 Maple Street, Berwick, PA 18603

SS Date: May 27, 2009

Dear Sheriff Tim Chamberland/Wendy:

Please STAY the Sheriff's Sale scheduled for May 27, 2009.

Sale is Stayed for the following reason:

Complaint to be amended to add U.S.A. as a defendant.

Thank you for your attention to this matter.

nely yours,

Chris Stears Foreclosure Manager

/mmr



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA 17815 FAX: (570) 389-5625 24 HOUR PHONE (570) 784-6300

PHONE (570) 389-5622

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

WELLS FARGO BANK NA

VS.

RONNIE SMITH

WRIT OF EXECUTION #49 OF 2009 ED

POSTING OF PROPERTY

April 23, 2009 POSTED A COPY OF THE SHERIFF'S SALE BILL ON THE PROPERTY OF RONNIE SMITH AT 601 MAPLE STREET BERWICK COLUMBIA COUNTY PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY SHERIFF TIMOTHY CHAMBERLAIN.

SO ANSWERS:

DEPUTY SHERIFF

TIMOTHÝ T. CHAMBERLAIN

SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 23RD DAY OF APRIL 2009

Sarch J. Hower

NOTARIAL SEAL

SARAH J. HOWER, Notary Public Bloomsburg, Columbia County, PA

My Commission Expires September 30, 2012



FAX: (570) 389-5627

PHONE (570) 389-5622 24 HOUR PHONE (570) 784-6300

WELLS FARGO BANK, N.A., AS TRUSTEE FOR ABFC 2004-OPT4 TRUST, ABFC ASSET-BACKED CERTIFICATES, SERIES 2004-OPT4 Docket # 49ED2009

VS

MORTGAGE FORECLOSURE

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)

AFFIDAVIT OF SERVICE

NOW, THIS TUESDAY, MARCH 10, 2009, AT 9:45 AM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON—SALLY SMITH—AT 601 MAPLE STREET, BERWICK BY HANDING TO SALLY SMITH, , 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 TUESDAY, MARCH 10, 2009

TARY PUBL**i**

NOTARIAL SEAL SARAH J. HOWER, Notary Public Bloomsburg, Columbia County, PA My Commission Expires September 30, 2012 TIMOTHY T. CHAMBERLAIN SHERIFF

P. D'ANGELO DEPUTY SHERIFF

UDREN LAW OFFICE 111 WOOD CREST ROAD Suite 200 CHERRY HILL, NJ 08003-3620



FAX: (570) 389-5625

PHONE (570) 389-5622 24 HOUR PHONE

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

Docket # 49ED2009

VS

MORTGAGE FORECLOSURE

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)

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, MARCH 12, 2009, AT 9:45 AM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON VERONIC SMITH AT 116 E 3RD - LEONARD'S AUTO TAG, BERWICK BY HANDING TO VERONICA SMITH, , A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME THIS FRIDAY, MARCH 13, 2009

NOTARIAL SEAL SARAH J. HOWER, Notary Public Bloomsburg, Columbia County, PA My Commission Expires September 30, 2012

SO ANSWERS.

SHERIFF TIMOTHY T. CHAMBERLAIN

P. D'ANGELO DEPUTY SHERIFF

Cu



FAX: (570) 389-5625

PHONE (570) 389-5622 24 HQUR PHONE (370) 784-6300

WELLS FARGO BANK, N.A., AS TRUSTEE FOR ABFC 2004-OPT4 TRUST, ABFC ASSET-BACKED CERTIFICATES, SERIES 2004-OPT4 Docket # 49ED2009

VS

MORTGAGE FORECLOSURE

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)

AFFIDAVIT OF SERVICE

NOW, THIS FRIDAY, APRIL 17, 2009, AT 11:15 AM, SERVED THE WITHIN MORTGAGE FORECLOSURE UPON RONNIE SMITHAT 601 MAPLE STREET, BERWICK BY POSTING TO THE RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT.

SO ANSWERS.

SWORN AND SUBSCRIBED BEFORE ME THIS FRIDAY, APRIL 17, 2009

> NOTARIAL SEAL SARAH J. HOWER, Notary Public

Bloomsburg, Columbia County, PA
v Commission Evolutes September 20, 20

My Commission Expires September 30, 2012

TIMOTHY T. CHAMBERLAIN

Timothy T. Chamber

SHERIEF-

P. D'ANGELO

DEPUTY SHERIFF

UDREN LAW OFFICE 111 WOOD CREST ROAD Suite 200 CHERRY HILL, NJ 08003-3620



PHONE (570) 389-5622 24 HOUR PHONE (370) 784-6300

SHERIFF'S RETURN OF NO SERVICE

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

CKED

49ED2009

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)

THE AFOREMENTIONED WRIT IS BEING RETURNED NOT SERVED, AS OF THIS 3/18/2009 FOR THE FOLLOWING REASONS: UNABLE TO SERVE

SWORN AND SUBSCRIBED BEFORE ME THIS Wednesday, March 18, 2009

NOTARY PUBLIC

NCTARIAL SEAL BARAH J. HOWER, Notery Public Bioomeburg, Columbia County, PA My Commission Expires September 30, 2012 SO ANSWERS:

TIMOTHY T. CHAMBERLAIN

SHERIFF

BY:

P. D'ANGELO

DEPUTY SHERIFF

UDREN LAW OFFICE 111 WOOD CREST ROAD Suite 200 CHERRY HILL, NJ 08003-3620

OFFICER: T. CH DATE RECEIVED 3		SERVICE# 1 - DOCKET # 49E	OF - 15 SERVICES D2009
PLAINTIFF		RUST, ABFC ASSI	S TRUSTEE FOR ABFC ET-BACKED CERTIFICATES,
DEFENDANT ATTORNEY FIRM	SALLY K. S RONNIE L. S BRYAN SMI	SMITH) TH (KNOWN HEIR SMITH (KNOWN F	ORD OWNER OR AND KNOWN HEIR OF R OF RONNIE L. SMITH) HEIR OF RONNIE L. SMITH)
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	F. OTHER (SPECIF	Y)	
ATTEMPTS DATE	TIME	OFFICER	REMARKS
DEPUTY 7	Two Da	The DATE	03.10.09

pleadings@udren.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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A., as Trustee for ABFC 2004-OPT4 Trust, ABFC Asset-Backed CIVIL DIVISION 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)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

Defendant(s)

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Any and All Unknown Heirs of Ronnie L. Smith 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 May 27, 2009, at 9:00am in the Columbia County Courthouse, Bloomsburg, FA, to enforce the court judgment of \$83,899.93, obtained by Flaintiff 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 change 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.

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

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

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

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

PHOTHOHOTARY
CHIRTY OF BUILTINGS
CHIRTY OF BUI

NO. 2008-CV-1979

<u>o r d **e** r</u>

AND NOW, this 19th Day of upon consideration of Plaintiff's Motion For Service Fursuant 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 decmased 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:



March 18, 2009

Timothy T. Chamberlain Sheriff of Columbia County Court House- P.O. Box 330 Bloomsburg, PA 17815

WELLS FARGO BANK, N.A., AS TRUSTEE FOR ABFC 2004-OPT4 TRUST, ABFC ASSET-BACKED CERTIFICATES, SERIES 2004-OPT3

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)

DOCKET# 49ED2009

JD # 1979JD2008

Dear Timothy:

The amount due on the sewer account #126830 for the property located at 601 Maple Street Berwick, Pa through June 30, 2009 is \$336.57.

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

Sincerely,

Kelly Greer

Authority Clerk

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

DATE RECEIV	T. CHAMBERLAI ED 3/4/2009		# 3 - OF - 15 SERVICES # 49ED2009
PLAINTIFF	200		A., AS TRUSTEE FOR ABFC ASSET-BACKED CERTIFICATE
DEFENDANT	SAI ROI BR	NNIE L. SMITH) YAN SMITH (KNOWN	RECORD OWNER GAGOR AND KNOWN HEIR OF HEIR OF RONNIE L. SMITH) WN HEIR OF RONNIE L. SMITH
ATTORNEY FI		REN LAW OFFICE	WITH TERROT ROTTILE E. SWITTE
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SERVED UPON	T		
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ATTEMPTS DATE	TIME	OFFICER	REMARKS
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DEPUTY	1 ac	DA'	TE 03.18.09

UNABLE TO SERVE DEF IS TRANSIENT

UDREN LAW OFFICES, P.C. MARK J. UDREN, ESQUIRE - ID #04302 STUART WINNEG, ESQUIRE - ID #45362 LORRAINE DOYLE, ESOUIRE - ID #34576 ALAN M. MINATO, ESQUIRE - ID #75860 CLANDRA 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 CIVIL DIVISION 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. Smīth) Veronica Smith (Known Heir of Ronnie L. Smith)

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

2019-ED-49

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

\$83,899.93

Interest From 3/4/09to 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	
- La - Z M.	
Tami B. Klene	1
	-
('lerk	

Date_	Marc	L 4,2009	
	ب		

Ву_____

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)

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

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 5/27/09, at 9:00 am in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$83,899.93, 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 LICENCIDADOS North Penn Legal Services

168 East 5th Street
Bloomsburg, PA 17815
570-784-8760

COURT OF COMMON PLEAS NO. 2008-CV-1979

Wells Fargo Bank, N.A., as Trustee for ABFC 2004-OPT4 Trust, ABFC

	cates, Series 2004-OPT4 vs.
Ronnie L. Smith, Sally K. Smith (Mortgagor and	Last Record Owner Known Heir of Ronnie L. Smith)
Magnent 1400 pd writ of	EXECUTION
NOTH 23.00 pd ===========	
satisfy 7.00 REAL DEBT	\$ 83,899.93
INTEREST from_3/4/09 to Date of Sale _ Ongoing Per Diem of	\$ \frac{\xi11.76}{\text{sale is}}
COSTS PAID: PROTHY	\$
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY.	\$

PREMISES TO BE SOLD: 601 Maple Street Berwick, PA 18603

UDREN LAW OFFICES, P.C. MARK J. UDREN, ESQUIRE STUART WINNEG, ESQUIRE LORRAINE DOYLE, ESQUIRE ALAN M. MINATO, ESQUIRE CHANDRA M. ARKEMA, ESQUIRE WOODCREST CORPORATE CENTER 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003-3620 (856) 669-5400 pleadings@udren.com

OFFICER: T. CHAMB DATE RECEIVED 3/4/20		SERVICE# 4 - OF DOCKET # 49ED2		6/2m
PLAINTIFF		UST, ABFC ASSET-	TRUSTEE FOR ABFC BACKED CERTIFICA	TES,
DEFENDANT	SALLY K. SMI RONNIE L. SM BRYAN SMITI	ITH) I (KNOWN HEIR O	AND KNOWN HEIR (F RONNIE L. SMITH)	
ATTORNEY FIRM	UDREN LAW (IITH (KNOWN HEI DEEICE	R OF RONNIE L. SMIT	(H)
PERSON/CORP TO SERV		PAPERS TO SER	VFD	
VERONIC SMITH		MORTGAGE FOR	· -	
365 LASALLE STREET				
BERWICK ,	- A24 - 1 1 2 1			
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<i>γ</i> (συ) συ		DATEC	23.10.69	

OFFICER: DATE RECEIVED	3/4/2009		9 - OF - 15 SERVICES 19ED2009
PLAINTIFF		WELLS FARGO BANK, N.A. 2004-OPT4 TRUST, ABFC AS SERIES 2004-OPT4	, AS TRUSTEE FOR ABFC SSET-BACKED CERTIFICATES
DEFENDANT		RONNIE L. SMITH) BRYAN SMITH (KNOWN HI	AGOR AND KNOWN HEIR OF
ATTORNEY FIRM		UDREN LAW OFFICE	•
PERSON/CORP T			
DOMESTIC RELATED 15 PERRY AVE.	HONS	MORIGAGE	E FORECLOSURE
BLOOMSBURG			
SERVED UPON	HAUREZ	N Cole	
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DATE <u>3-11-5</u>	TIME <u>/3 2</u>	MILEAGE	OTHER
Race Sex	Height _	Weight Eyes Hair	Age Military
TYPE OF SERVICE	B. HC C. CC D. RE	RSONAL SERVICE AT POA _ DUSEHOLD MEMBER: 18+ Y. DRPORATION MANAGING AG GISTERED AGENT DT FOUND AT PLACE OF AT	EARS OF AGE AT POA GENT
	F. OT	THER (SPECIFY)	
ATTEMPTS DATE	TIME	OFFICER	REMARKS
DEPUTY	ail	DATE	3-11-9

JNTY OF COLUMBIA REAL ESTATE TAX LIEN CERTIFICATE

DATE: 11-MAR-09

FEE:\$5.00

CERT. NO:5860

SMITH RONNIE L 109 WILLOW DR BERWICK PA 18603

DISTRICT: BERWICK BORO

DEED 20040-2406 LOCATION: 601 603 MAPLE ST BERWICK PARCEL: 04B-04 -202-00,000

YEAR	BILL ROLL	AMOUNT	INTEREST	COSTS	TOTAL AMOUNT DUE
2007	PRIM	538.45	9.44	115.00	662.89
TOTAL	DUE :		,	·	\$662.89

TAX CLAIM TOTAL AMOUNT DUE DURING THE MONTH OF: June ,2009 THIS IS TO CERTIFY THAT, ACCORDING TO OUR RECORDS, TAX LIENS AS OF DECEMBER 31, 2007

REQUESTED BY: Timothy-T. Chamberlain, Sherrif Jm.

OFFICER: DATE RECEIVED	3/4/2009	SERVICE# 1 DOCKET # 4	2 - OF - 15 SERVICES 9ED2009
PLAINTIFF	200		, AS TRUSTEE FOR ABFC SSET-BACKED CERTIFICATES,
DEFENDANT	SA: RO BR	NNIE L. SMITH) YAN SMITH (KNOWN HI	ECORD OWNER GOR AND KNOWN HEIR OF EIR OF RONNIE L. SMITH) N HEIR OF RONNIE L. SMITH)
ATTORNEY FIRM		REN LAW OFFICE	· · · · · · · · · · · · · · · · · · ·
PERSON/CORP TO		PAPERS TO	SERVED
COLUMBIA COUN			FORECLOSURE
PO BOX 380			
BLOOMSBURG	_		
		Newhart	
RELATIONSHIP <u>(</u>	Africe or	anages IDENTIFI	CATION
DATE 3-10-09	гіме <u>142</u>	7 mileage	OTHER
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	F. OTHER	(SPECIFY)	
ATTEMPTS DATE	TIME	OFFICER	REMARKS
DEPUTY	AM	DATE	3-10-09

DATE RECEIVED 3		DOCKET # 49ED2009	CES
PLAINTIFF		O BANK, N.A., AS TRUSTEE FO UST, ABFC ASSET-BACKED C OPT4	
DEFENDANT	SALLY K. SMI RONNIE L. SM BRYAN SMITE VERONICA SM	IITH, LAST RECORD OWNER TH (MORTGAGOR AND KNOV IITH) I (KNOWN HEIR OF RONNIE L IITH (KNOWN HEIR OF RONN	. SMITH)
ATTORNEY FIRM		OFFICE	
PERSON/CORP TO	SERVED	PAPERS TO SERVED	
SALLY SMITH		MORTGAGE FORECLOSURE	
601 MAPLE STREET			
BERWICK			
SERVED UPON	SALLY SM	174	
RELATIONSHIP		IDENTIFICATION	
DATE 63-10-69 TH	ME <u>0945</u> MILEA	AGE OTHER	
Race Sex H	leight Weight]	Eyes Hair Age M	ilitary
TYPE OF SERVICE:	B. HOUSEHOLD MENC. CORPORATION MD. REGISTERED AGE	–	POA
		CEOVARDS GUTO	
	116 €	3no BERUKE	<u> </u>
ATTEMPTS DATE		FICER REMARKS	
DEPLITY	Tax Ist	DATE 03 10 .	09

OFFICER: T. CHAMBEI DATE RECEIVED 3/4/2009		SERVICE# 5 - DOCKET # 49E	OF - 15 SERVICES D2009
PLAINTIFF		JST, ABFC ASSI	S TRUSTEE FOR ABFC ET-BACKED CERTIFICATES
DEFENDANT	SALLY K. SMI' RONNIE L, SM BRYAN SMITH	ITH) I (KNOWN HEIR	ORD OWNER OR AND KNOWN HEIR OF OF RONNIE L. SMITH) IEIR OF RONNIE L. SMITH)
ATTORNEY FIRM	UDREN LAW (iencor Romane E. Swiffin
PERSON/CORP TO SERVE	D	PAPERS TO SI	ERVED
AMERICAN GENERAL FINA SERVICES, INC.	ANCIAL	MORTGAGE FO	
132 W. FRONT STREET			
BERWICK			
SERVED UPON			
RELATIONSHIP FINA	NTIAL REP	IDENTIFICA	TION
DATE 63.10.09 TIME	0935 MILEA	AGE	OTHER
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C. CC D. RE	DUSEHOLD MEN DRPORATION M EGISTERED AGE	MBER: 18+ YEA ANAGING AGEI NT	RS OF AGE AT POA
F. OT	THER (SPECIFY)		
ATTEMPTS DATE TIME	OF	FICER	REMARKS
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OFFICER: T. CH DATE RECEIVED 3		SERVICE# 6 DOCKET # 49	- OF - 15 SERVICES 9ED2009
PLAINTIFF	WELLS FA 2004-OPT ² SERIES 20	TRUST, ABFC AS	AS TRUSTEE FOR ABFC SET-BACKED CERTIFICATES,
DEFENDANT	SALLY K. RONNIE L BRYAN SI	. SMITH) MITH (KNOWN HE	CORD OWNER GOR AND KNOWN HEIR OF IR OF RONNIE L. SMITH) HEIR OF RONNIE L. SMITH)
ATTORNEY FIRM		AW OFFICE	TIEST OF ROTTILE E. SWITTI
PERSON/CORP TO	SERVED	PAPERS TO	SERVED
CONNIE GINGHER-T	TAX COLLECTOR	MORTGAGE	FORECLOSURE
1615 LINCOLN AVE.			
BERWICK			
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RELATIONSHIP		IDENTIFIC	CATION
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Race Sex F	feight Weight	Eyes Hair	Age Military
TYPE OF SERVICE:	B. HOUSEHOLDC. CORPORATIOD. REGISTERED	MEMBER: 18+ YE ON MANAGING AG AGENT	POB POE CCSO CARS OF AGE AT POA ENT
	F. OTHER (SPEC	IFY)	
ATTEMPTS DATE	TIME	OFFICER	REMARKS
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DEPUTY	(fail I	Color DATE	03.10.09

Tax Notice 2009 County & Municipality BERWICK BORO	EOR: COLUMBIA County	Y,uu		DATE 03/01/2009		BILL NO. 6026	
MAKE CHECKS PAYBLE TO:	DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	ESS DISCOUNT TAX AMOUNT DUE INCL PENALTY	INCL PENALTY	
Comine Cloringher 1615 Lincoln Avenue	GENERAL	19,302	6.146	116.26	118.63	130.49	
Berwick PA 18603			1.345	25.44	25.96		
	17.7 H10.7 H10.7		1.25	23.65	24.13	25.34	
HOURS, MON, TUE, THUR : 9:30 AM - 4 PM			1.75	33.10	33.78	35.47	
CLOSED WEDNESDAY & HOLIDAYS.	DONO DE		10.6	200.51	204.60	214.83	
CLOSED FRIDAYS					_		
PHONE:570-752-7442	The discount & penalty have been calculated	 PAV THIS AMOUNT	F. 2	398.96	407.10	434.69	
	for your convenience				June 30	June 30	
				id-orf or before	If paid on or before	If paid after	
JAKES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED	REQUESTED	ל ביות ל	'	IWP	This	to very set	
		Discount	2%	2 %		ills lax fetulned to	
SMITH RONNIE L				15m Uums1		courringuse on: Jeanney 4, 2040	
109 WILLOW DR		0.	.04 -202-0f	Ì		January 1, 2010	
BERWICK PA 18603		601 603 MAPLE ST				110.850 VN	
		.1561 Acres	ب.	7.		310/01	
				Seminar Seminar		FILE COPY	
If you desire a receipt, send a self-addressed stamped envelope with your payment THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT	amped envelope with your payment ED WITH YOUR PAYMENT	Tot	Total Assessment		19,302	CY BZ8415	

to the state of th

OFFICER: T. CF DATE RECEIVED		SERVICE# 7 DOCKET # 4	- OF - 15 SERVICES 9ED2009
PLAINTIFF	2004-0		, AS TRUSTEE FOR ABFC SET-BACKED CERTIFICATES,
DEFENDANT	SALL RONN BRYA	VIE L. SMITH) AN SMITH (KNOWN HE	CORD OWNER GOR AND KNOWN HEIR OF EIR OF RONNIE L. SMITH) HEIR OF RONNIE L. SMITH)
ATTORNEY FIRM		IN LAW OFFICE	HEIR OF RONNIE L. SMITH)
PERSON/CORP TO			SERVED
BERWICK SEWER		MORTGAGE	FORECLOSURE
1108 FREAS AVE.			
BERWICK			
SERVED UPON	lew	GREEN	
RELATIONSHIP	Cocket	IDENTIFIC	CATION
DATE (3 10 -09 TI	ME <u>6900</u>	MILEAGE	OTHER
Race Sex I	Height We	ight Eyes Hair	Age Military
TYPE OF SERVICE:	B. HOUSEHO C. CORPORA D. REGISTE	OLD MEMBER: 18+ YE ATION MANAGING AC	
	F. OTHER (S	SPECIFY)	
ATTEMPTS DATE	TIME	OFFICER	REMARKS
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DATE RECEIVED 3		DOCKET # 4		SERVICES
PLAINTIFF	2004-OF	FARGO BANK, N.A., T4 TRUST, ABFC AS 2004-OPT4		STEE FOR ABFC CKED CERTIFICATES,
DEFENDANT	SALLY RONNII BRYAN	E L. SMITH, LAST RE K. SMITH (MORTGA E L. SMITH) SMITH (KNOWN HE ICA SMITH (KNOWN	GOR AND	D KNOWN HEIR OF
ATTORNEY FIRM		LAW OFFICE	· HEHCOI	ROWING E. SIMITI)
PERSON/CORP TO		PAPERS TO	SERVET	1
_TENANT(S) 601 MAPLE STREET			TORLOR	OSCIL
BERWICK			~ 0 -	TENANTS
SERVED UPON				
RELATIONSHIP		IDENTIFIC	CATION	
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TYPE OF SERVICE:	B. HOUSEHOLC. CORPORATD. REGISTERE	.D MEMBER: 18+ YE 'ION MANAGING AG	EARS OF . SENT	AGE AT POA
	F. OTHER (SPI	ECIFY)		
ATTEMPTS DATE	TIME	OFFICER	REM	MARKS
DEPUTY		OG DATE	63	10. 69



PHONE 1570) 3(9-562) 24 HOUR PHONE (570) 784-4300

Monday, March 09, 2009

TENANT(S)
601 MAPLE STREET
BERWICK, PA 18603-

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)

DOCKET # 49ED2009

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 <u>IMMEDIATELY</u>.

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

Respectfully,

Timothy T. Chamberlain Sheriff of Columbia County

Timothy T. Chambalain

ATTORNEY FOR PLAINTIFF

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

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)

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

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

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

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

REAL ESTATE OUTLINE

ED#49-09 DATE RECEIVED DOCKET AND INDEX 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 / 500,00 CK# /2826 **1F ANY OF ABOVE IS MISSING DO NOT PROCEED** SALE DATE TIME Stoo **POSTING DATE** ADV. DATES FOR NEWSPAPER 2ND WEEK

3RD WEEK

ENDER: COMPLETE IHIS SECTION COMPLETE THIS SECTION ON DELIVERY 900 MARKET STREET-5TH FLOOR ROBERT N.C. NIX FEDEAL BUILDING PHILADELPHIA, PA 19107 PHILADELPHIA DISTRICT OFFICE Article Addressed Print your name and address on the reverse Complete items 1, on the front if space permits. Complete items 1, 2, SMALL BUSINESS ADMINISTRATION item 4 if Restricted Delivery is desired. ☐ Agent this card to the back of the mailpiece, Print your name and address on the reverse Addresse so that we can return the card to you. B. Received by (Printed Name) C. Date of Delive Attach this card to the back of the mailpiece, MAR or on the front if space permits. D. Is delivery address different from item 1? ☐ Yes 1. Article Addressed to: If YES, enter delivery address below: □ No COMMONWEALTH OF PENNSYLVANIA DEPARTMENT OF REVENUE-ATTN: SHERIFF SALE BUREAU OF COMPLIANCE CLEARANCE SUPPORT SECTION DEPARTMENT 281230 Service Type HARRISBURG, PA 17128-1230 Certified Mail D Express Mail ☐ Registered Return Receipt for Merchandis ☐ Insured Mail C.O.D. Restricted Delivery? (Extra Fee) ☐ Yes Article Number Restricted Delivery? (Extra Fee) Insured Mail 7007 3020 0001 4837 7481 (Transfer from service label) Registered Certified Mail PS Form 3811, February 2004 <u> Nomestic Bet</u>urn Receipt 102595-02-M-15 SENDER: COMPLETE THIS SECTION COMPLETE THIS SECTION ON DELIVERY Complete items 1, 2, 3. Also complete C.O.D. Return Receipt for Merchandise Express Mail item 4 if Restricted Delivery is desired. ☐ Age Print your name and address on the reverse 🖅 Add from item so that we can return the card to you. Attach this card to the back of the mailplece, or on the front if space permits. D. Is delivery address different from item 1? 1. Article Addressed to: Date of Deliver ☐ Agent I If YES, enter delivery address below: és 공 OFFICE OF F.A.I.R. DEPARTMENT OF PUBLIC WELFARE PO BOX 8016 HARRISBURG, PA 17105 3. Service Type Certified Mail ☐ Express Mail □ Registered ☐ Return Receipt for Merchandi: ☐ Insured Mail □ C.O.D. 4. Restricted Delivery? (Extra Fee) Yes 2. Article Number 7007 3020 0001 4837 7474 (Transfer from service label) PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-15 COMPLETE THIS SECTION ON DELIVERY SENDER: COMPLETE THIS SECTION Complete items 1, 2, A. Signatupe ☐ Agent / item 4 if Restricted Delivery is desired. Print your name and address on the reverse Address so that we can return the card to you. Received by (Printed Name) C. Date of Delive Attach this card to the back of the mailpiece, or on the front if space permits. D. Is delivery address different from item 1? 1. Article Addressed to: If YES, enter delivery address below: INTERNAL REVENUE SERVICE TECHNICAL SUPPORT GROUP WILLIAM GREEN FEDERAL BUILDING 600 ARCH STREET ROOM 3259 Service Type PHILADELPHIA, PA 19106 Certified Mail ☐ Express Mail ☐ Return Receipt for Merchandi □ Registered □ C.O.D. ☐ Insured Mail 4. Restricted Delivery? (Extra Fee) ☐ Yes 2. Article Number 7007 3020 0001 4837 9850 (Transfer from service label)

SHERIFF'S SALE

WEDNESDAY MAY 27, 2009 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 49 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 A TO 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 KNOW A AS: 601 MAPLE STREET, BERWICK, PA 18603

PROPERTY II: NO.: 04B-04-202

TITLE TO SAME PREMISES IS VESTED IN RONNIE L. SMITH BY DEED FROM BETH A. BOGMAR AND ALEX C. BOGNAR, III, HER HUSBAND DATED 3/4/2004 RECORDED 3/1/2004 INSTRUMENT NO.: 200402406.

TERMS OF SALE

MINIMUM it AYMENT 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 safe is eash, certified check or cashier's check.

IMPORT AN ANOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCOUNTING WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCE. BO THE BIDDER, DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHOUT THE PRESCRIBED TIME PERIOD.

If the successful elder fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the ballacer due without a resale of the property, or to resell the property at the bidder's risk and maintain an action period the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered for it deal, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any atterney 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 Root
Cherry Hill, NJ 05 (2)

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

SHERIFF'S SALE

WEDNESDAY MAY 27, 2009 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 49 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-feet fley; thence northerly along said alley 66 feet to a lot now or late of Phoebe Croop; thence east fly 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: the see 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, Eschille, 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 1: 100:: 04B-04-202

TITLE TO SAIGHREMISES IS VESTED IN RONNIE L. SMITH BY DEED FROM BETH A. BOCNER AND ALEX C. BOGNAR, III, HER HUSBAND DATED 3/4/2004 RECORDED 3/0/1004 INSTRUMENT NO.: 200402406.

TERMS OF SALE

MINIMUM FAT 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 EALANCE 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.

IMPORT ANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCOUNANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCIES TO THE BIDDER, DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITH A THE PRESCRIBED TIME PERIOD.

If the successful Filder 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 around the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered for fitted, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any anomacy fees incurred by the Sheriff in connection with any action against the bidder in which the bidder as found liable for damages.

Plaintiff's Attorney Mark J. Udren 111 Woodcrest Rend Cherry Hill, NJ (1818) Sheriff of Columbia County Timothy T. Chamberlain www.sheriffofcolumbiacounty.com

SHERIFF'S SALE

WEDNESDAY MAY 27, 2009 AT 9:00 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 49 OF 2009 ED AND CIVIL WRIT NO. 1979 OF 2018 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COE NTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PEBLIC 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 ETTILE AND INTEREST TO THE DEFENDANTS IN AND TO:

ALL THAT certain let, piece or parcel of land situate in the Borough of Berwick, County of

Columbia and States 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 a tey; thence northerly along said alley 66 feet to a lot now or late of Phoebe Croop; thence can be yealong 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: the use westerly along Woodin Street 103-1/4 feet to the place of beginning.

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

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

BEING KNOW I AS: 601 MAPLE STREET, BERWICK, PA 18603

PROPERTY In 110.: 04B-04-202

TITLE TO SAHE TREMISES IS VESTED IN RONNIE L. SMITH BY DEED FROM BETH A. BOGNER AND ALEX C. BOGNAR, III, HER HUSBAND DATED 3/4/2004

RECORDED 34 004 INSTRUMENT NO.: 200402406.

TERMS OF SALE

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

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

IMPORT AND DITICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCOUNT OF ANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCING OF THE BIDDER, DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITH THE PRESCRIBED TIME PERIOD.

If the success it is ider fails to pay the bid price as per the above terms, the Sheriff may elect either to sue the bidder for the balt reliable without a resale of the property, or to resell the property at the bidder's risk and ast the bidder for breach of contract. In the case of a default all sums paid by bidder will be considered for any contract of the property at the bidder will be applied against any damages recoverable. The defaulting bidder will be responsible for any contract of the property at the bidder will be considered for the bidder will be applied against any damages recoverable. The defaulting bidder will be responsible for any contract of the property at the bidder will be applied against any damages recoverable. The defaulting bidder will be responsible for any contract of the property at the bidder will be applied against any damages recoverable. The defaulting bidder will be responsible for any contract of the property at the bidder will be applied against any damages recoverable.

Plaintiff's Attorney Mark J. Udren 111 Woodcrest Resear Cherry Hill, NJ 640

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

UDREN LAW OFFICES, P.C. MARK J. UDREN, ESOUIRE - ID #04302 STUART WINNEG, ESQUIRE - ID #45362 LORRAINE DOYLE, ESQUIRE - ID #34576 ALAN M. MINATO, ESQUIRE - ID #75860 CHANDRA M. ARKEMA, ESOUIRE - 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 CIVIL DIVISION Certificates, Series 2004-OPT4 Plaintiff

ν.

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)

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

\$83,899.93

NO. 2008-CV-1979

2009-ED-49

WRIT OF EXECUTION

TO THE SHERIFF OF Columbia COUNTY:

Amount due

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

Interest From 3/4/09 to Date of Sale Ongoing Per Diem of \$11.76	
to actual date of sale including held at a later date	if sale is
(Costs to be added)	\$

	Prothonotary
Ву	Jame D. Kler
	Clerk
Date March 4, 2009	_

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

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)

Defendant(s)

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Please issue Writ of Execution in the above matter

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979 2009-ED-49

\$83,899.93

Amount due

Interest From 3/4/09
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)

\$_____

UDREN LAW OFFICES, P.C

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

UDREN LAW OFFICES, P.C. 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 CIVIL DIVISION 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)

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

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

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

	Protnonotary
_X	Judgment by Default
	Money Judgment
	Judgment in Replevin
	Judgment for Possession
	Judgment on Award of Arbitration
	Judgment on Verdict
	Judgment on Court Findings
IF YOU HAVE ANY QUE	STIONS CONCERNING THIS NOTICE PLEASE CALL:
ATTORNEY	Mark J. Udren, Esquire
At this telephone n	umber: 856-669-5400 .

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

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

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)
601 Maple Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

PRAECIPE FOR JUDGMENT FOR FAILURE TO ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) 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), and Veronica Smith (Known Heir of Ronnie L. Smith) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$80,868.83
Interest Per Complaint	1,611.12
From 10/18/08 to 3/3/09	
Late charges per Complaint	108.48
From 10/18/08 to 3/3/09	·
Escrow payment per Complaint	1,311.50
From 10/18/08 to 3/3/09	

TOTAL

\$83,899.93

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

UDREN LAW OFFICES, P.C.

BY AUDICAL ALL ALL AND ALL AN

CHANDRA M. ARKEMA, ESQUIRE

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: WILL 4, 2009

DRO PROTHY

& William

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

Wells Fargo Bank, N.A., as Trustee for ABFC 2004-OPT4 Trust, ABFC Asset-Backed CIVIL DIVISION 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)

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

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

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below. D-------

<u>X</u>	Judgment by Default
 	Money Judgment
	Judgment in Replevin
	Judgment for Possession
	Judgment on Award of Arbitration
	Judgment on Verdict
	Judgment on Court Findings
IF YOU HAVE ANY QUE	STIONS CONCERNING THIS NOTICE PLEASE CALL:
ATTORNEY	Mark J. Udren, Esquire
At this telephone n	umber:856-669-5400 .

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

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

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)
601 Maple Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

PRAECIPE FOR JUDGMENT FOR FAILURE TO ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) 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), and Veronica Smith (Known Heir of Ronnie L. Smith) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$80,868.83
Interest Per Complaint	1,611.12
From 10/18/08 to 3/3/09	
Late charges per Complaint	108.48
From 10/18/08 to 3/3/09	
Escrow payment per Complaint	<u>1,311.50</u>
From 10/18/08 to 3/3/09	

TOTAL

<u>\$83,899.93</u>

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

UDREN LAW OFFICES, P.C.

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

ALAN M. MINATO, ESQUIRE CHANDRA M. ARKEMA, ESQUIRE

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: W/W/h 4 2004

PRO PROTHY

ATTORNEY	ROR	PT.A	TNTT	मचा

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

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)

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

TO: Sally K. Smith (Mortgagor and Known Heir of Ronnie L. Smith) Leonard Auto Tags 116 East 3rd Street Berwick, PA 18603

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

<u>X</u>	Judgment by Default
	Money Judgment
	Judgment in Replevin
	Judgment for Possession
	Judgment on Award of Arbitration
	Judgment on Verdict
	Judgment on Court Findings
IF YOU HAVE ANY QUES	STIONS CONCERNING THIS NOTICE PLEASE CALL:
ATTORNEY	Mark J. Udren, Esquire
At this telephone nu	umber:856-669-5400 .

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

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

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)
601 Maple Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

PRAECIPE FOR JUDGMENT FOR FAILURE TO ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) 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), and Veronica Smith (Known Heir of Ronnie L. Smith) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$80,868.83
Interest Per Complaint	1,611.12
From 10/18/08 to 3/3/09	
Late charges per Complaint	108.48
From 10/18/08 to 3/3/09	
Escrow payment per Complaint	<u>1,311.50</u>
From 10/18/08 to 3/3/09	

 \mathtt{TOTAL}

\$83,899.93

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

UDREN, LAW OFFICES, P.C.

BY MUMBER OF Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE CHANDRA M. ARKEMA, ESQUIRE

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 1 (MM(M 4) 2001

PRO PROTHY

& llining

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

ATTORNEY FOR PLAINTIFF

pleadings@udren.com

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

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)

Defendant(s)

CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

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

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below. Prothonotary

<u>X</u>	Judgment by Default
	Money Judgment
	Judgment in Replevin
	Judgment for Possession
	Judgment on Award of Arbitration
	Judgment on Verdict
	Judgment on Court Findings
IF YOU HAVE ANY QUE:	TIONS CONCERNING THIS NOTICE PLEASE CALL:
ATTORNEY	Mark J. Udren, Esquire
At this telephone n	mber: <u>856-669-5400</u> .

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

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

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)
601 Maple Street
Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

PRAECIPE FOR JUDGMENT FOR FAILURE TO ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) 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), and Veronica Smith (Known Heir of Ronnie L. Smith) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$80,868.83
Interest Per Complaint	1,611.12
From $10/18/08$ to $3/3/09$	
Late charges per Complaint	108.48
From 10/18/08 to 3/3/09	
Escrow payment per Complaint	<u>1,311.50</u>
From 10/18/08 to 3/3/09	

TOTAL

\$83,899.93

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

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

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: MAAA 4, 2009

PRO PROTHY

COURT OF COMMON PLEAS

MORTGAGE FORECLOSURE

Prothonotary

CIVIL DIVISION

Columbia County

NO. 2008-CV-1979

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

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

Plaintiff

ν.

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)

Defendant(s)

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

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

<u>X</u>	Judgment by Default
	Money Judgment
	Judgment in Replevin
	Judgment for Possession
	Judgment on Award of Arbitration
	Judgment on Verdict
	Judgment on Court Findings
IF YOU HAVE ANY QUES	STIONS CONCERNING THIS NOTICE PLEASE CALL:
ATTORNEY	Mark J. Udren, Esquire
At this telephone nu	umber:856-669-5400 .

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

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

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)
601 Maple Street
Berwick, PA 18603
Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979at

\$83,899,93

PRAECIPE FOR JUDGMENT FOR FAILURE TO ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) 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), and Veronica Smith (Known Heir of Ronnie L. Smith) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$80,868.83
Interest Per Complaint	1,611.12
From 10/18/08 to 3/3/09	
Late charges per Complaint	108.48
From 10/18/08 to 3/3/09	
Escrow payment per Complaint	<u>1,311.50</u>
From 10/18/08 to 3/3/09	

TOTAL

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

UDREN LAW OFFICES, P.C.

BY AUDIONAL

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

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: 11 (1) (1) 4,2009

PRO PROTHY

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 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 ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates. Series 2004-OPT4 6501 Irvine Center Drive Irvine, CA 92618

Plaintiff

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) 601 Maple Street Berwick, PA 18603 Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008 - CV -1979

AFFIDAVIT OF NON-MILITARY SERVICE

California STATE OF

SS

Orange COUNTY OF THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the 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:

Ronnie L. Smith, Last Record Owner

Over 18

Age:

Over 18

As captioned above Residence:

Employment: Unknown

Defendant:

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

Smith)

Age: Over 18

Residence: As captioned above

Employment: Unknown

Defendant:

Bryan Smith (Known Heir of Ronnie L. Smith)

As captioned above Residence:

Unknown Employment:

Veronica Smith (Known Heir of Ronnie L. Smith) Defendant:

Over 18 Age:

Residence: As captioned above

Unknown Employment:

> Assistant Secretary Title:

Sworn to and subscribed of NAVEMBER, 2008. OF NOVEMBER

Notary Public

Company: American Home Mortgage Servicing, Inc.



LINDA BLONDHEIM Commission # 1757766 Notary Public - California Riverside County My Comm. Expires Jul 27, 2011

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

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

Plaintiff

ν.

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) 601 Maple Street Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

PRAECIPE FOR JUDGMENT FOR FAILURE TO ANSWER AND ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) 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), and Veronica Smith (Known Heir of Ronnie L. Smith) for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

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From 10/18/08 to 3/3/09	
TOTAL	<u>\$83,899.93</u>

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

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

DAMAGES ARE HEREBY ASSESSED AS INDICATED

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 LOUIS A. SIMONI, ESQUIRE - ID #200869 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 Columbia County 6501 Irvine Center Drive Irvine, CA 92618

Plaintiff

ν.

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) 601 Maple Street Berwick, PA 18603

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION

NO.

COMPLAINT IN MORTGAGE FORECLOSURE

YOU HAVE BEEN SUED IN COURT. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

TIMOTHY T, CHAMBERLAIN



(570) 389-3622

SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA 17615 FAX: (570) 389-5625

24 HOUR PHONE (976) 704-6300

WELLS FARGO BANK

Docket# 1979CV2008

VS

COMPLAINT IN FORECLOSURE

RONNIE SMITH, SALLY SMITH, BRYAN SMITH, VERONICA SMITH

SHERIFF'S COST PAID

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, NOVEMBER 13, 2008, AT 10:40 AM, SERVED THE WITHIN COMPLAINT IN FORECLOSURE UPON VERONICA SMITH AT 365 LASALLE STREET, BERWICK BY HANDING TO BRYAN SMITH, BROTHER, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME ... THIS THURSDAY, NOVEMBER 13, 2008

NOTARIAL SEAL

SARAH J. HOWER, Notary Public

Bioomsburg, Columbia County, PA My Commission Expires September 30, 2012

SO ANSWERS.

SHERIFF TIMOTHY T. CHAMBERLAIN

P. D'ANGELO

DEPUTY SHERIFF

TIMOTHY T, CHAMBERLAIN



PHONE (570) 389-5622

24 HOUR PHONE (570) 784-6380

WELLS FARGO BANK

Docket # 1979CV2008

VS

COMPLAINT IN FORECLOSURE

RONNIE SMITH, SALLY SMITH, BRYAN SMITH, VERONICA SMITH

SHERIFF'S COST PAID

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, NOVEMBER 13, 2008, AT 10:40 AM, SERVED THE WITHIN COMPLAINT IN FORECLOSURE UPON BRYAN SMITH AT 365 LASALLE STREET, BERWICK BY HANDING TO BRYAN, PERSONALLY, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME THIS THURSDAY, NOVEMBER 13, 2008

NOTARIAL SEAL
SARAM J. HOWER, Notary Public
Eloomsburg, Columbia County. PA
My Commission Expires September 30, 2012

SHERIFF TIMOTHY T. CHAMBERLAIN

P. D'ANGELO DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



PHONE (570) 369-5622 SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. GOX 300 BLOOMSBURG, PA 17815 FAX: (570) 389-8625

24 HOUR PHONE

WELLS FARGO BANK

Docket # 1979CV2008

VS

COMPLAINT IN FORECLOSURE

RONNIE SMITH, SALLY SMITH, BRYAN SMITH, VERONICA SMITH

SHERIFF'S COST PAID

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, NOVEMBER 13, 2008, AT 10:00 AM, SERVED THE WITHIN COMPLAINT IN FORECLOSURE UPON SALLY K. SMITH AT LEONARDAUTO TAGS 3AST 3RD & MARKET ST, BERWICK BY HANDING TO SALLY, PERSONALLY, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SWORN AND SUBSCRIBED BEFORE ME THIS THURSDAY, NOVEMBER 13, 2008

NOTARY PUBLIC NOTARIAL SEAL

SARAH J. HOWER, Notary Public Bloomsburg, Columbia County, PA My Commission Expires September 30, 2012

SO ANSWERS.

SHERIFF TIMOTHY T. CHAMBERLAIN

P. D'ANGELO

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



CCAZ-PRE (012)

24 HOUR PHONE (579) 784-6300

WELLS FARGO BANK

Docket # 1979CV2008

VS

COMPLAINT IN FORECLOSURE

RONNIE SMITH, SALLY SMITH, BRYAN SMITH, VERONICA SMITH

SHERIFF'S COST PAID

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, NOVEMBER 13, 2008, AT 10:40 AM, SERVED THE WITHIN COMPLAINT IN FORECLOSURE UPON BRYAN SMITH AT 365 LASALLE STREET, BERWICK BY HANDING TO BRYAN, PERSONLLLY, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME TIIIS THURSDAY, NOVEMBER 13, 2008

NOTARY PUBLIC

NOTARIAL SEAL BARAH J. HOWER, Notary Public Bloomsburg, Columbia County, PA My Commission Expires September 30, 2012

TIMOTHY T. CHAMBERLAIN

SHERIFF

P. D'ANGELO DEPUTY SHERIFF

MARK J. UDREN & ASSOCIATES 111WOODCREST ROAD Suite 200 CHERRY HILL, NJ 08003-3620

TIMOTHY T. CHAMBERLAIN



PHONE (570) 389-5622 SHERIFF OF COLUMBIA COUNTY COURT HOUSE - P.O. BOX 380 BLOOMSBURG, PA. 17815 FAU: (570) 399-5623

24 HOUR PHONE

WELLS FARGO BANK

Docket # 1979CV2008

VS

COMPLAINT IN FORECLOSURE

RONNIE SMITH, SALLY SMITH, BRYAN SMITH, <u>YERONICA SMITH</u>

SHERIFF'S COST PAID

AFFIDAVIT OF SERVICE

NOW, THIS THURSDAY, NOVEMBER 13, 2008, AT 10:40 AM, SERVED THE WITHIN COMPLAINT IN FORECLOSURE UPON VERONICA SMITH AT 365 LASALLE STREET, BERWICK BY HANDING TO BRYAN SMITH, Brother, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

SWORN AND SUBSCRIBED BEFORE ME THIS THURSDAY, NOVEMBER 13, 2008

NOTARIAL SEAL

SARAH J. HOWER, Notary Public

Brownshum, Columbia County, PA

Bloomsburg, Columbia County, PA My Commission Expires September 30, 2012 X_____TIMOTHY T. CHAMBERLAIN SHERIFF

P. D'ANGELO DEPUTY SHERIFF

MARK J. UDREN & ASSOCIATES 111WOODCREST ROAD Suite 200 CHERRY HILL, NJ 08003-3620 UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - I: 45362

LORRAINE DOYLE, ESQUIRE - IL #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

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

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

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)

NO. 2008-CV-1979

Defendant(s)

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

Date of Notice: February 20, 2009

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAMÉ POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASSISTENCIA LEGAL.

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

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

UDREW LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - I #45362
STUART WINNEG, ESQUIRE - 1 #45362
LORRINE DOYLE, ESQUIRE - 1D #34576
ALAN M. MINATO, ESQUIRE - ID #75860
CHANRA M. ARKEMA, ESQUIRE - ID #203437
LOUIS A. SIMONI, ESQUIRE - ID #200869
WOODTREST CORPORATE CENTER
111 FOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
856-569-5400
plealings@udren.com

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

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

v.

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

NO. 2008-CV-1979

TO: Sally K. Smith (Mortgagor and Known Heir of Ronnie L. Smith) 601 Maple Street Berwick, PA 18603

Date of Notice: February 20, 2009

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

NOTIFICACION IMPORTANTE

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAMÉ POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASSISTENCIA LEGAL.

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

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UDREN LAW OFFICES, P.C.
MARK J. UDREN, ESQUIRE - IP #04302
STUART WINNEG, ESQUIRE - I 45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
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LOUIS A. SIMONI, ESQUIRE - ID #200869
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003
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 COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

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)

NO. 2008-CV-1979

Defendant(s)

TO: Sally K. Smith (Mortgagor and Known Heir of Ronnie L. Smith) Leonard Auto Tags 116 East 3rd Street Beriwck, PA 18603

Date of Notice: February 20, 2009

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

NOTIFICACION IMPORTANTE

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

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - II 45362

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

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

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

ν.

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)

NO. 2008-CV-1979

Defendant(s)

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

Date of Notice: February 20, 2009

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

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MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - I \$45362
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ALAN M. MINATO, ESQUIRE - ID #75860
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WOODCREST CORPORATE CENTER
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CHERRY HILL, NJ 08003
856-669-5400
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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

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)
Defendant(s)

NO. 2008-CV-1979

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

Date of Notice: February 20, 2009

IMPORTANT NOTICE

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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.

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

Smith)

Ι.	The judgeBBX_CD.	nent entered in the above matter is based on an Action: In Assumpsit (Contract) In Trespass (Accident) In Mortgage Foreclosure 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:		
	X A.	An individual	
	В.	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):		
	X A.	Resident in the Commonwealth of Pennsylvania	
	в.	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.

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

Plaintiff

ν.

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)

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

CERTIFICATE

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.

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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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)

Defendant(s)

CERTIFICATE

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

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.

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.

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ATTORNE. FOR PLAINTIFF

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STUART WINNEG, ESQUIRE - ID #45362 LORRAINE DOYLE, ESQUIRE - ID #34576

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L. Smith)

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Wells Fargo Bank, N.A., as Trustee for COURT OF COMMON PLEAS ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4 Columbia County 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

Defendant(s)

CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

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 601 Maple Street Berwick, PA 18603

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 judgmenu: 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 Address to Follow

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

Name Address

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

American General Financial 132 W. Front Street Services, Inc. Berwick, PA 18603-4702

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 P.O. Box 380

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 601 Maple Street
Berwick, PA 18603

I verify that the statements made in this affidavic 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: March 3, 2009

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

ATTORNE: FOR PLAINTIFF

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

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Wells Fargo Bank, N.A., as Trustee for COURT OF COMMON PLEAS ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4 | Columbia County Plaintiff

. v.

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Defendant(s)

CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

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

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

Ronnie L. Smith, Last Record Owner

L. Smith)

601 Maple Street Berwick, PA 18603

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:
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SAME AS #1 ABOVE

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Name

Address

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

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None

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Name Address

Columbia County Tax Claim P.O. Box 380

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

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Tenants/Occupants 601 Maple Street Berwick, PA 18603 I verify that the statements made in this affidavic 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: March 3, 2009

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

ATTORNEY FOR PLAINTIFF

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pleadings@udren.com

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v.

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Defendant(s)

CIVIL DIVISION

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

AFFIDAVIT PURSUANT TO RULE 3129.1

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132 W. Front Street Berwick, PA 18603-4702

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

Name

Address

None

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Name

Address

Columbia County Tax Claim

P.O. Box 380

Bureau

Bloomsburg, PA 17815

Domestic Relations Section

P.O. Box 380

Bloomsburg, PA 17815

Commonwealth of PA, Department of Revenue Bureau of Compliance, PO Box 281230 Harrisburg, PA 17128-1230

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

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Address

Tenants/Occupants

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: March 3, 2009

UDREN LAW OFFICES, P.C.

Attorneys for Plaintiff MARK J. UDREN, ESQUIRE STUART WINNEG, ESQUIRE LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE CHANDRA M. ARKEMA, ESQUIRE UDREN LAW OFFICES, P.C.

ATTORNE: FOR PLAINTIFF

MARK J. UDREN. ESOUIRE - 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 Farqo Bank, N.A., as Trustee for ABFC 2004-OPT4 Trust, ABFC Asset-Backed CIVIL DIVISION Certificates, Series 2004-OPT4 Plaintiff

ν.

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)

Defendant(s)

COURT OF COMMON PLEAS Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

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 _ in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$83,899.93, 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 LICENCIDADOS North Penn Legal Services 168 East 5th Street Bloomsburg, PA 17815 570-784-8760 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)

MORTGAGE FORECLOSURE

CIVIL DIVISION

Columbia County

COURT OF COMMON PLEAS

NO. 2008-CV-1979

Defendant(s)

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

To: Sally K. Smith (Mortgagor and Known Heir of Ronnie L. Smith)
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 ____ in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$83,899.93, 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)-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.
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ASSOCIATION DE LICENCIDADOS North Penn Legal Services 168 East 5th Street

Bloomsburg, PA 17815

570-784-8760

ATTORNE: FOR PLAINTIFF

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

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

Plaintiff

v.

pleadings@udren.com

Smith)

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.

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

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 ____ in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$83,899.93, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

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ATTORNE: FOR PLAINTIFF

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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)

Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

MORTGAGE FORECLOSURE

NO. 2008-CV-1979

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Veronica 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 ____ in the Columbia County Courthouse, Bloomsburg, PA, to enforce the court judgment of \$83,899.93, obtained by Plaintiff above (the mortgagee) against you. If the sale is postponed, the property will be relisted for the Next Available Sale.

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

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

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.

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PROPERTY ID NO .:

04B-04-202

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620
856.669.5400
FAX: 856.669.5399

pleadings@udren.com

PENNSYLVANIA OFFICE 215-568-9500

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

FREDDIE MAC PENNSYLVANIA DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

March 3, 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

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)
Columbia County C.C.P. No. 2008-CV-1979

Dear Sir:

Please serve the Defendant(s), Ronnie L. Smith, Last Record Owner, at 601 Maple Street, Berwick, PA 18603.

Sally K. Smith (Mortgagor and Known Heir of Ronnie L. Smith), at 601 Maple Street, Berwick, PA 18603 and 116 East 3rd Street, Berwick, PA 18603 By Posting Per Court Order.

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

Please then, <u>POST</u> the property with the Handbill at 601 Maple Street, Berwick, PA 18603.

URREN 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

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

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) Defendant(s)

COURT OF COMMON PLEAS CIVIL DIVISION Columbia County

NO. 2008-CV-1979

Waiver of Watchman

I, Attorney Chardra M. Arkenna, 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

UDREN LAW OFFICES. P.C.

WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
SUITE 200
CHERRY HILL, NEW JERSEY 08003-3620

856.669.5400 FAX:856.669.5399 pleadings@udren.com PENNSYLVANIA OFFICE 215-568-9500

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*****DMITTED NJ, PA, FL
***DMITTED PA
***ADMITTED NJ, PA
TNA MARIE RICH
OFFICE ADMINISTRATOR

<u>FREDDIE MAC</u>
<u>PENNSYLVANIA</u>
<u>DESIGNATED COUNSEL</u>

PLEASE RESPOND TO NEW JERSEY OFFICE

March 3, 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)

Columbia County C.C.P. No. 2008-CV-1979

Dear Sir:

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UDREN LAW OFFICES, P.C.

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

CHANDRA M. ARKEMA, ESQUIRE

@COPY