

SHERIFF'S SALE COST SHEET

Wells Fargo Bank vs. Smith, Renee
 NO. 49-07 ED NO. 1979-08 JD DATE/TIME OF SALE 5:00pm

DOCKET/RETURN	\$15.00
SERVICE PER DEF.	\$ <u>210.00</u>
LEVY (PER PARCEL	\$15.00
MAILING COSTS	\$ <u>24.50</u>
ADVERTISING SALE BILLS & COPIES	\$17.50
ADVERTISING SALE (NEWSPAPER)	\$15.00
MILEAGE	\$ <u>24.00</u>
POSTING HANDBILL	\$15.00
CRYING/ADJOURN SALE	\$10.00
SHERIFF'S DEED	\$35.00
TRANSFER TAX FORM	\$25.00
DISTRIBUTION FORM	\$25.00
COPIES	\$ <u>7.00</u>
NOTARY	\$ <u>25.00</u>
TOTAL *****	\$ <u>378.00</u>

WEB POSTING	\$150.00
PRESS ENTERPRISE INC.	\$ <u>507.00</u>
SOLICITOR'S SERVICES	\$75.00
TOTAL *****	\$ <u>657.00</u>

PROTHONOTARY (NOTARY)	\$40.00
RECORDER OF DEEDS	\$ _____
TOTAL *****	\$ <u>-0-</u>

REAL ESTATE TAXES:

BORO, TWP & COUNTY 20	\$ _____
SCHOOL DIST. 20	\$ _____
DELINQUENT 20	\$ <u>5.00</u>
TOTAL *****	\$ <u>5.00</u>

MUNICIPAL FEES DUE:

SEWER 20	\$ _____
WATER 20	\$ _____
TOTAL *****	\$ <u>-0-</u>

SURCHARGE FEE (DSTE)	\$ <u>150.00</u>
MISC. _____	\$ _____
_____	\$ _____
TOTAL *****	\$ <u>-0-</u>

TOTAL COSTS (OPENING BID) \$ 1190.00
 Refund * 310.00

1560 deposit

UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 300
CHERRY HILL, NEW JERSEY 08003-3620

856. 669. 5400

FAX: 856. 669. 5399

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PENNSYLVANIA OFFICE
215-568-9310

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, PA 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:

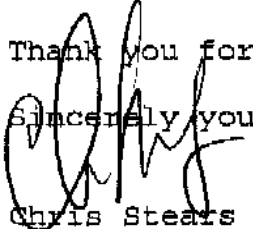
Please **STAY** the Sheriff's Sale scheduled for May 27, 2009.

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.

Sincerely yours,



Chris Stearns
Foreclosure Manager

/nmr

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

WELLS FARGO BANK 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.

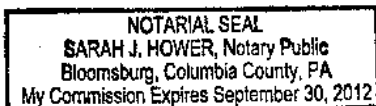
SO ANSWERS:

DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN
SHERIFF

SWORN TO AND SUBSCRIBED BEFORE ME

THIS 23RD DAY OF APRIL 2009



TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 380
BLOOMSBURG, PA 17815
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

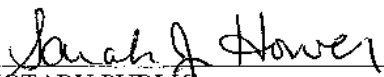
RONNIE L. SMITH, LAST RECORD OWNER
SALLY K. SMITH (MORTGAGOR AND
KNOWN HEIR OF RONNIE L. SMITH)
BRYAN SMITH (KNOWN HEIR OF RONNIE
L. SMITH)
VERONICA SMITH (KNOWN HEIR OF
RONNIE L. SMITH)

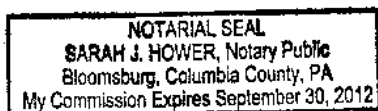
AFFIDAVIT OF SERVICE


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


NOTARY PUBLIC




X
TIMOTHY T. CHAMBERLAIN
SHERIFF


X
P. D'ANGELO
DEPUTY SHERIFF

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

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

Docket # 49ED2009

VS

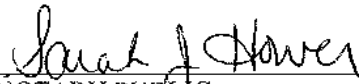
MORTGAGE FORECLOSURE

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)

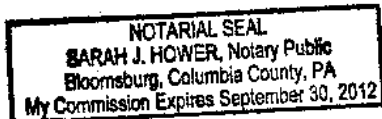
AFFIDAVIT OF SERVICE

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



NOTARY PUBLIC



SO ANSWERS,



SHERIFF TIMOTHY T. CHAMBERLAIN

X 

P. D'ANGELO
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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)

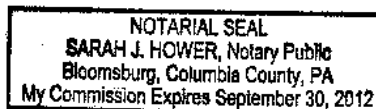
AFFIDAVIT OF SERVICE


NOW, THIS FRIDAY, APRIL 17, 2009, AT 11:15 AM, SERVED THE WITHIN MORTGAGE
FORECLOSURE UPON RONNIE SMITH AT 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


NOTARY PUBLIC




X
TIMOTHY T. CHAMBERLAIN
SHERIFF


X
P. D'ANGELO
DEPUTY SHERIFF

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

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

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

49ED2009

VS.

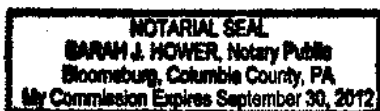
RONNIE L. SMITH, LAST RECORD OWNER
SALLY K. SMITH (MORTGAGOR AND KNOWN
HEIR OF RONNIE L. SMITH)
BRYAN SMITH (KNOWN HEIR OF RONNIE L.
SMITH)
VERONICA SMITH (KNOWN HEIR OF RONNIE L.
SMITH)

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

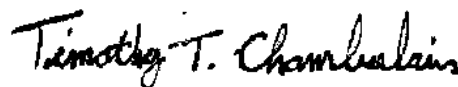
SWORN AND SUBSCRIBED BEFORE ME
THIS Wednesday, March 18, 2009



NOTARY PUBLIC



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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/4/2009

SERVICE# 1 - OF - 15 SERVICES
DOCKET # 49ED2009

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

DEFENDANT 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)
ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED
RONNIE SMITH
601 MAPLE STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

Post

SERVED UPON

FOSTER

~~DECEASED~~

RELATIONSHIP

IDENTIFICATION

DATE 04.17.09

TIME 1115

MILEAGE

OTHER

Race Sex Height Weight Eyes Hair Age Military

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA POB POE CCSO
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY)

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

Patricia D. L. B.

DATE

03.10.09

04.17.09

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: 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, 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 LICENCIADOS
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

v.

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

NO. 2008-CV-1979

ORDER

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

BY THE COURT:

131 Scott W. Naval
J.D. RECEIVED
RUBEN
12/29/08
123TOWN

PROTESTANT
2008 DEC 30 A 10:45
CLERK OF COURT'S OFFICE
COUNTY OF COLUMBIA, PA



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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/4/2009

SERVICE# 3 - OF - 15 SERVICES
DOCKET # 49ED2009

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

DEFENDANT 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)
ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED	PAPERS TO SERVED
BRYAN SMITH	MORTGAGE FORECLOSURE
365 LASALLE STREET	
BERWICK	

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

03-10-09

0910

DANIEL

1/1

DEPUTY

DATE 03-18-09

UNABLE TO SERVE DEF IS TRANSIENT

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
CEANDRA 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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

v.

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

NO. 2008-CV-1979

2009-ED-49

Defendant(s)

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 3/4/09

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)

\$ _____

By _____

Prothonotary

Lami B. Kline

Clerk

Date March 4, 2009

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 LICENCIADOS
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
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)

Complaint 90.50 pd
Judgment 1400 pd
Writ 23.00 pd
Satisfy 7.00

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 83,899.93

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 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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/4/2009

SERVICE# 4 - OF - 15 SERVICES
DOCKET # 49ED2009

6/2009

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

DEFENDANT 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)
ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED
VERONIC SMITH
365 LASALLE STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON SALLY SMITH - STEPMOTHER OF VERONICA

RELATIONSHIP STEPMOTHER IDENTIFICATION WORKS AT SAME JOB

DATE 03.10.09 TIME 0945 MILEAGE 1605 OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ____ POE X CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) LEONARDS AUTO TAG
116 E 3RD BERWICK

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

03.10.09

0910

DANGLIO

C/K

DEPUTY

P. A. D. L. DATE 03.10.09

03.12.09

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 3/4/2009

SERVICE# 9 - OF - 15 SERVICES
DOCKET # 49ED2009

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

DEFENDANT 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)
ATTORNEY FIRM UDREN LAW OFFICE

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON MAUREEN COLE

RELATIONSHIP CUSTOMER SERVICE IDENTIFICATION _____

DATE 3-11-9 TIME 1:15 MILEAGE _____ OTHER _____

Race ___ Sex ___ Height ___ Weight ___ Eyes ___ Hair ___ Age ___ Military ___

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ___ POB X POE ___ CCSO ___
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE 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	-----PENDING----- 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, Sheriff dm.

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER:
DATE RECEIVED 3/4/2009

SERVICE# 12 - OF - 15 SERVICES
DOCKET # 49ED2009

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

DEFENDANT 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)
ATTORNEY FIRM UDREN LAW OFFICE

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Renee Newhart

RELATIONSHIP Office manager IDENTIFICATION _____

DATE 3-10-09 TIME 1427 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: ☒ A. PERSONAL SERVICE AT POA ____ POB ☒ POE ____ CCSO ____
☐ B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
☐ C. CORPORATION MANAGING AGENT
☐ D. REGISTERED AGENT
☐ E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

J. Allcorn

DATE

3-10-09

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/4/2009

SERVICE# 2 - OF - 15 SERVICES
DOCKET # 49ED2009

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

DEFENDANT 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)
ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED
SALLY SMITH
601 MAPLE STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Sally Smith

RELATIONSHIP _____ IDENTIFICATION _____

DATE 03-10-09 TIME 0945 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ____ POE X CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) LEONARD AUTO TAG
116 E 3rd BERWICK

ATTEMPTS DATE	TIME	OFFICER	REMARKS
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

DEPUTY Pat Doherty DATE 03-10-09

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/4/2009

SERVICE# 5 - OF - 15 SERVICES
DOCKET # 49ED2009

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

DEFENDANT 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)

ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED
AMERICAN GENERAL FINANCIAL SERVICES, INC.
132 W. FRONT STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON DEREK CRAYTON

RELATIONSHIP FINANCIAL REP IDENTIFICATION _____

DATE 03.10.09 TIME 0935 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ☒ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE 03.10.09

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/4/2009

SERVICE# 6 - OF - 15 SERVICES
DOCKET # 49ED2009

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

DEFENDANT 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)
ATTORNEY FIRM UDREN LAW OFFICE

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON Connie Gingher

RELATIONSHIP _____ IDENTIFICATION _____

DATE 03.10.09 TIME 1045 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eys ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ☒ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE 03.10.09

Tax Notice 2009 County & Municipality

BERWICK BORO

MAKE CHECKS PAYABLE TO:

Connie C Gingham
1615 Lincoln Avenue
Berwick PA 18603

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

PHONE: 570-752-7442

FOR: COLUMBIA County		DATE		BILL NO.	
		03/01/2009		6026	
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL PENALTY
GENERAL	19,302	6.146	116.26	118.63	130.49
SINKING		1.345	25.44	25.96	28.56
FIRE		1.25	23.65	24.13	25.34
LIGHT		1.75	33.10	33.78	35.47
BORO RE		10.6	200.51	204.60	214.83
The discount & penalty have been calculated for your convenience		April 30		June 30	June 30
PAY THIS AMOUNT		398.96		407.10	434.69
		If paid on or before		If paid on or before	If paid after

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

SMITH RONNIE L
109 WILLOW DR
BERWICK PA 18603

Discount 2 %
Penalty 10 %
PARCEL: 04B-04 -202-00,000
601 603 MAPLE ST
1561 Acres
Total Assessment 19,302

This tax returned to
courthouse on:
January 1, 2010

OK 398.96

FILE COPY

CR# 028415

3-1-08

Tim
Cousins
Cousins

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

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/4/2009

SERVICE# 7 - OF - 15 SERVICES
DOCKET # 49ED2009

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

DEFENDANT 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)
ATTORNEY FIRM UDREN LAW OFFICE

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

PAPERS TO SERVED
MORTGAGE FORECLOSURE

SERVED UPON WELL GREEN

RELATIONSHIP owner IDENTIFICATION _____

DATE 03 10 09 TIME 0900 MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ☒ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

DATE 03 10 09

COLUMBIA COUNTY SHERIFF'S OFFICE

PROCESS SERVICE ORDER

OFFICER: T. CHAMBERLAIN
DATE RECEIVED 3/4/2009

SERVICE# 8 - OF - 15 SERVICES
DOCKET # 49ED2009

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

DEFENDANT 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)
ATTORNEY FIRM UDREN LAW OFFICE

PERSON/CORP TO SERVED
TENANT(S)
601 MAPLE STREET
BERWICK

PAPERS TO SERVED
MORTGAGE FORECLOSURE

NO TENANTS

SERVED UPON _____

RELATIONSHIP _____ IDENTIFICATION _____

DATE _____ TIME _____ MILEAGE _____ OTHER _____

Race ____ Sex ____ Height ____ Weight ____ Eyes ____ Hair ____ Age ____ Military ____

TYPE OF SERVICE: A. PERSONAL SERVICE AT POA ____ POB ____ POE ____ CCSO ____
B. HOUSEHOLD MEMBER: 18+ YEARS OF AGE AT POA
C. CORPORATION MANAGING AGENT
D. REGISTERED AGENT
E. NOT FOUND AT PLACE OF ATTEMPTED SERVICE

F. OTHER (SPECIFY) _____

ATTEMPTS
DATE

TIME

OFFICER

REMARKS

DEPUTY

For DLR

DATE

03.10.09

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-4300

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 **IMMEDIATELY**.

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

Respectfully,

Timothy T. Chamberlain
Sheriff of Columbia County

UDREN LAW OFFICES, P.C.

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

REAL ESTATE OUTLINE

ED # 49-09

DATE RECEIVED 3-4-09
DOCKET AND INDEX 3-9-09

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>✓</u>	
COPY OF DESCRIPTION	<u>✓</u>	
WHEREABOUTS OF LKA	<u>✓</u>	
NON-MILITARY AFFIDAVIT	<u>✓</u>	
NOTICES OF SHERIFF SALE	<u>✓</u>	
WAIVER OF WATCHMAN	<u>✓</u>	
AFFIDAVIT OF LIENS LIST	<u>✓</u>	
CHECK FOR \$1,350.00 OR <u>1500.00</u>	<u>✓</u>	CK# <u>128262</u>

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

SALE DATE	<u>Mar. 27, 09</u>	TIME <u>0900</u>
POSTING DATE	<u>Apr 23, 09</u>	
ADV. DATES FOR NEWSPAPER	1 ST WEEK <u>May 6</u>	
	2 ND WEEK <u>13</u>	
	3 RD WEEK <u>20, 09</u>	

U.S. SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
ROBERT N. C. NIX FEDERAL BUILDING
900 MARKET STREET-5TH FLOOR
PHILADELPHIA, PA 19107

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:


SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☒ Addressee
X 
B. Received by (Printed Name) C. Date of Delivery **MAR 11 2004**
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7007 3020 0001 4837 7481

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1E

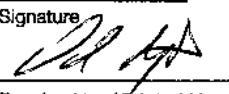
SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

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

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee
X 
B. Received by (Printed Name) **MAR 11 2004** C. Date of Delivery
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7007 3020 0001 4837 7474

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1E


SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

INTERNAL REVENUE SERVICE
TECHNICAL SUPPORT GROUP
WILLIAM GREEN FEDERAL BUILDING
600 ARCH STREET ROOM 3259
PHILADELPHIA, PA 19106

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent ☒ Addressee
X 
B. Received by (Printed Name) **MAR 11 2004** C. Date of Delivery
D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

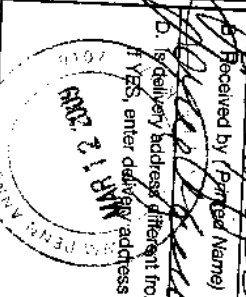
7007 3020 0001 4837 9850

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1E

COMPLETE THIS SECTION ON DELIVERY

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

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

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

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

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

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

PROPERTY ID NO.: 04B-04-202

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

TERMS OF SALE

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

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

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

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

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

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

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

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

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

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

PROPERTY ID NO.: 04B-04-202

TITLE TO SAID PREMISES IS VESTED IN RONNIE L. SMITH BY DEED FROM BETH A. BOGNAR AND ALEX C. BOGNAR, III, HER HUSBAND DATED 3/4/2004 RECORDED 5/5/2004 INSTRUMENT NO.: 200402406.

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08002

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 2009 JD ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, CIVIL DIVISION, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST BIDDER, FOR CASH, IN A COURTROOM OR SHERIFF'S OFFICE, TO BE ANNOUNCED, AT THE COLUMBIA COUNTY COURTHOUSE, BLOOMSBURG, PENNA., 17815, ALL THE RIGHT AND TITLE AND INTEREST TO THE DEFENDANTS IN AND TO:

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

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

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

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

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

PROPERTY ID NO.: 04B-04-202

TITLE TO SAID PREMISES IS VESTED IN RONNIE L. SMITH BY DEED FROM BETTI A. BOGNAR AND ALEX C. BOGNAR, III, HER HUSBAND DATED 3/4/2004 RECORDED 3/11/2004 INSTRUMENT NO.: 200402406.

TERMS OF SALE

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

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

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

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

Plaintiff's Attorney
Mark J. Udren
111 Woodcrest Road
Cherry Hill, NJ 08002

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

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

MORTGAGE FORECLOSURE

v.

NO. 2008-CV-1979

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)

2009-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 3/4/09
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) \$ _____

By _____

Prothonotary

Lami B. Kline
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

ATTORNEY FOR PLAINTIFF

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

v.

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

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

FILED
2009-11-11 11:57
CLERK OF COURT
COLUMBIA COUNTY, NJ

Amount due

\$83,899.93

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.

BY *Chandra Arkema*
Attorneys for Plaintiff

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

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

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

v.

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

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
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.

Prothonotary

 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 QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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
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.

BY Chandra Arkema
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: March 4, 2009

Jam B. Hine/mm
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
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

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

v.

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

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
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.

Prothonotary

 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 QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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
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.

BY Chandra Arkema
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: March 4, 2019

Jami B. Prothy
PRO PROTHY

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

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

 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 QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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
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.

BY Chandra Arkema
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: March 4, 2009

Jami B. Wintham
PRO-PROTHY

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

TO: 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

 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 QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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
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.

BY

Chandra Arkema

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: March 4, 2009

Jame B. Kneel/mm

PRO PROTHY

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

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.

Prothonotary

 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 QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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
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.

BY Chandra Arkema
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: March 4, 2009

Jane B. Kure/mm
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

ATTORNEY FOR PLAINTIFF

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

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF California

COUNTY OF Orange

SS

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
Age: Over 18
Residence: As captioned above
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)
Age: Over 18
Residence: As captioned above
Employment: Unknown

Defendant: Veronica Smith (Known Heir of Ronnie L. Smith)
Age: Over 18
Residence: As captioned above
Employment: Unknown

Sworn to and subscribed
before me this 12 day
of NOVEMBER, 2008.

Linda Blondheim
Notary Public

Name: Gaylee Cofe
Title: Assistant Secretary
Company: American Home Mortgage
Servicing, Inc



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
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.

BY

Chandra Arkema

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:

March 4, 2009

Jami B. Kline /mm
PRO PROTHY

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
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
6501 Irvine Center Drive
Irvine, CA 92618

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)
601 Maple Street
Berwick, PA 18603

Defendant(s)

NO.

208-CV-1979

CLERK OF COURTS OFFICE
COUNTY OF COLUMBIA, PA

2008 NOV 10 P 12:01

PROTHONOTARY

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.

COPY

0800366-1

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 388
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 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.

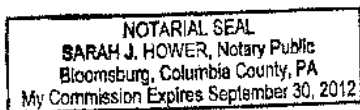
SO ANSWERS,

Timothy T. Chamberlain

SHERIFF TIMOTHY T. CHAMBERLAIN

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

Sarah J. Hower
NOTARY PUBLIC



X *P. D'Angelo*
P. D'ANGELO
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6380

WELLS FARGO BANK

Docket # 1979CV2008

VS

COMPLAINT IN FORECLOSURE

RONNIE SMITH, SALLY SMITH, BRYAN
SMITH, VERONICA SMITH

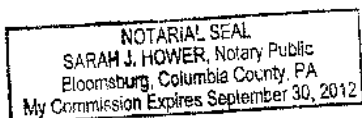
SHERIFF'S COST PAID

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.

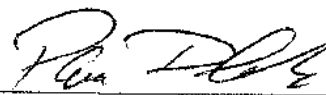
SWORN AND SUBSCRIBED BEFORE ME
THIS THURSDAY, NOVEMBER 13, 2008


NOTARY PUBLIC



SO ANSWERS,


SHERIFF TIMOTHY T. CHAMBERLAIN

X 
P. D'ANGELO
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 300
BLOOMSBURG, PA 17815
FAX: (570) 389-5625

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 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 10:00 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.

SO ANSWERS,

Timothy T. Chamberlain

SHERIFF TIMOTHY T. CHAMBERLAIN

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

Sarah J. Hower
NOTARY PUBLIC

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

X *P. D'Angelo*

P. D'ANGELO
DEPUTY SHERIFF

TIMOTHY T. CHAMBERLAIN



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 390
BLOOMSBURG, PA. 17015
FAX: (717) 389-5623

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 784-6300

WELLS FARGO BANK

Docket # 1979CV2008

VS

COMPLAINT IN FORECLOSURE

RONNIE SMITH, SALLY SMITH, BRYAN
SMITH, VERONICA SMITH

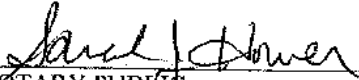
SHERIFF'S COST PAID

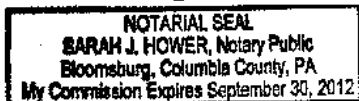
AFFIDAVIT OF SERVICE

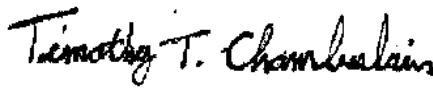
NOW, THIS THURSDAY, NOVEMBER 13, 2008, AT 10:40 AM, SERVED THE WITHIN COMPLAINT IN FORECLOSURE UPON BRYAN SMITH AT 365 LASALLE STREET, BERWICK BY HANDING TO BRYAN, PERSONLLLY, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

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


NOTARY PUBLIC




X
TIMOTHY T. CHAMBERLAIN
SHERIFF


X
P. D'ANGELO
DEPUTY SHERIFF

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

TIMOTHY T. CHAMBERLAIN



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

PHONE
(570) 389-5622

24 HOUR PHONE
(570) 784-6300

WELLS FARGO BANK

Docket # 1979CV2008

VS

COMPLAINT IN FORECLOSURE

RONNIE SMITH, SALLY SMITH, BRYAN
SMITH, VERONICA SMITH

SHERIFF'S COST PAID

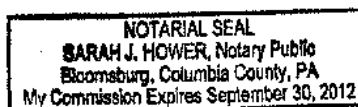
AFFIDAVIT OF SERVICE

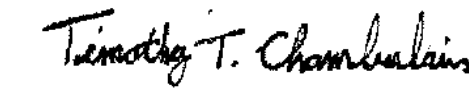
NOW, THIS THURSDAY, NOVEMBER 13, 2008, AT 10:40 AM, SERVED THE WITHIN
COMPLAINT IN FORECLOSURE UPON VERONICA SMITH AT 365 LASALLE STREET,
BERWICK BY HANDING TO BRYAN SMITH, Brother, A TRUE AND ATTESTED COPY OF THE
ORIGINAL WRIT AND MADE KNOWN TO THEM THE CONTENTS THEREOF.

SO ANSWERS,

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


NOTARY PUBLIC




X
TIMOTHY T. CHAMBERLAIN
SHERIFF

X 
P. D'ANGELO
DEPUTY SHERIFF

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

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
 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 INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA 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.


 Mark J. Udren, Esquire
 Stuart Winneg, Esquire
 Lorraine Doyle, Esquire
 Alan M. Minato, Esquire
 Chandra M. Arkema, Esquire
 Louis A. Simoni, Esquire
 Woodcrest Corporate Center
 111 Woodcrest Road, Suite 200
 Cherry Hill, New Jersey 08003-3620

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
856-69-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

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: 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 INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA 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.


Mark J. Udren, Esquire
Stuart Winneg, Esquire
Lorraine Doyle, Esquire
Alan M. Minato, Esquire
Chandra M. Arkema, Esquire
Louis A. Simoni, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

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
 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

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 INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA 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.


 Mark J. Udren, Esquire
 Stuart Winneg, Esquire
 Lorraine Doyle, Esquire
 Alan M. Minato, Esquire
 Chandra M. Arkema, Esquire
 Louis A. Simoni, Esquire
 Woodcrest Corporate Center
 111 Woodcrest Road, Suite 200
 Cherry Hill, New Jersey 08003-3620

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

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

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: 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

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 INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA 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.


Mark J. Udren, Esquire
Stuart Winneg, Esquire
Lorraine Doyle, Esquire
Alan M. Minato, Esquire
Chandra M. Arkema, Esquire
Louis A. Simoni, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, New Jersey 08003-3620

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
 856-669-5400
 pleadings@udren.com

Wells Fargo Bank, N.A., as Trustee for
 ABFC 2004-0PT4 Trust, ABFC Asset-Backed
 Certificates, Series 2004-0PT4
 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

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 INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA 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.


 Mark J. Udren, Esquire
 Stuart Winneg, Esquire
 Lorraine Doyle, Esquire
 Alan M. Minato, Esquire
 Chandra M. Arkema, Esquire
 Louis A. Simoni, Esquire
 Woodcrest Corporate Center
 111 Woodcrest Road, Suite 200
 Cherry Hill, New Jersey 08003-3620

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

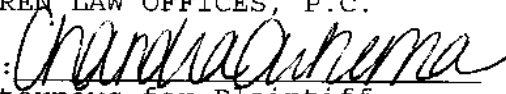
NO. 2008-CV-1979

CERTIFICATE TO THE SHERIFF

I HEREBY CERTIFY THAT:

- I. The judgment entered in the above matter is based on an Action:
- ☐ A. In Assumpsit (Contract)
 - ☐ B. In Trespass (Accident)
 - ☒ C. In Mortgage Foreclosure
 - ☐ D. On a Note accompanying a purchase money mortgage and the property being exposed to sale is the mortgaged property.
- II. The Defendant(s) own the property being exposed to sale as:
- ☒ A. An individual
 - ☐ B. Tenants by Entireties
 - ☐ C. Joint Tenants with right of survivorship
 - ☐ D. A partnership
 - ☐ E. Tenants in Common
 - ☐ F. A corporation
- III. The Defendant(s) is (are):
- ☒ A. Resident in the Commonwealth of Pennsylvania
 - ☐ B. Not resident in the Commonwealth of Pennsylvania
 - ☐ C. If more than one Defendant and either A or B above is not applicable, state which Defendant is resident of the Commonwealth of Pennsylvania.
Resident:

UDREN LAW OFFICES, P.C.

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

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

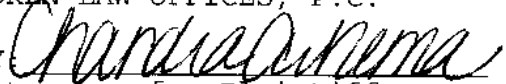
C E R T I F I C A T E

I hereby state that as the attorney for the Plaintiff in the
above-captioned matter and that the premises are not subject to
the provisions of Act 91 because it is:

- () An FHA insured mortgage
- () Non-owner occupied
- () Vacant
- (X) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

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

UDREN LAW OFFICES, P.C.
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

ATTORNEYS FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

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)

NO. 2008-CV-1979

Defendant(s)

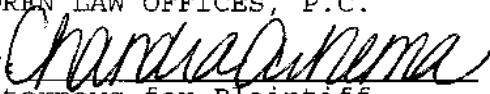
C E R T I F I C A T E

I hereby state that as the attorney for the Plaintiff in the
above-captioned matter and that the premises are not subject to
the provisions of Act 91 because it is:

- () An FHA insured mortgage
- () Non-owner occupied
- () Vacant
- (X) Act 91 procedures have been fulfilled.
- () Over 24 months delinquent.

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

UDREN LAW OFFICES, P.C.

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

UDREN LAW OFFICES, P.C.

ATTORNEYS 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

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 judgment:

Name	Address
------	---------

SAME AS #1 ABOVE

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

Name	Address
------	---------

WM Specialty Mortgage, LLC	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 Trustee for ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4	6501 Irvine Center Drive Irvine, CA 92618
--	--

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

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 Bureau	P.O. Box 380 Bloomsburg, PA 17815
-------------------------------------	--------------------------------------

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

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

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

Name	Address
------	---------

Tenants/Occupants	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.

BY: 
Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

pleadings@udren.com

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

v.

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

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

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 3 rd Street Berwick, PA 18603

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

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

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

Name	Address
------	---------

SAME AS #1 ABOVE

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

Name	Address
------	---------

WM Specialty Mortgage, LLC	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 Trustee for ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4	6501 Irvine Center Drive Irvine, CA 92618
--	--

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

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 Bureau	P.O. Box 380 Bloomsburg, PA 17815
-------------------------------------	--------------------------------------

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

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

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

Name	Address
------	---------

Tenants/Occupants	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.

BY:


Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

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

v.

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

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

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 judgment:

Name	Address
------	---------

SAME AS #1 ABOVE

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

Name	Address
------	---------

WM Specialty Mortgage, LLC	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 Trustee for ABFC 2004-OPT4 Trust, ABFC Asset-Backed Certificates, Series 2004-OPT4	6501 Irvine Center Drive Irvine, CA 92618
--	--

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

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 Bureau	P.O. Box 380 Bloomsburg, PA 17815
-------------------------------------	--------------------------------------

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

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

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

Name	Address
------	---------

Tenants/Occupants	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.

BY: 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

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

Plaintiff

v.

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

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

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 LICENCIADOS
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

CIANDRA 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: 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) 669-5400.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-669-5400.

4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.

7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

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

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

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

UDREN LAW OFFICES, P.C.

ATTORNEYS 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: 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.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

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

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling 856-669-5400.

2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.

3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call 856-669-5400.

4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.

5. You have the right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.

6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within 30 days after the sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after Schedule of Distribution is filed.

7. You may also have other rights and defenses, or ways of getting your home back, if you act immediately after the sale.

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

LAWYER REFERRAL SERVICE

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

ASSOCIATION DE LICENCIADOS

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

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

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

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

BEING KNOWN AS: 601 Maple Street
 Berwick, PA 18603

PROPERTY ID NO.: 04B-04-202

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

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

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

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

BEING KNOWN AS: 601 Maple Street
 Berwick, PA 18603

PROPERTY ID NO.: 04B-04-202

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

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

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

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

BEING KNOWN AS: 601 Maple Street
 Berwick, PA 18603

PROPERTY ID NO.: 04B-04-202

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

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

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

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

BEING KNOWN AS: 601 Maple Street
 Berwick, PA 18603

PROPERTY ID NO.: 04B-04-202

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

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

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

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

BEING KNOWN AS: 601 Maple Street
 Berwick, PA 18603

PROPERTY ID NO.: 04B-04-202

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

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

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

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

BEING KNOWN AS: 601 Maple Street
 Berwick, PA 18603

PROPERTY ID NO.: 04B-04-202

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

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

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

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

BEING KNOWN AS: 601 Maple Street
 Berwick, PA 18603

PROPERTY ID NO.: 04B-04-202

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

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

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

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

BEING KNOWN AS: 601 Maple Street
 Berwick, PA 18603

PROPERTY ID NO.: 04B-04-202

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

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 N.J., PA, FL
**ADMITTED PA
***ADMITTED N.J., PA
TINA MARIE RICH
OFFICE ADMINISTRATOR

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

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:

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, POST the property with the Handbill at 601 Maple Street, Berwick, PA 18603.

UDREN LAW OFFICES, P.C.



Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Columbia County

NO. 2008-CV-1979

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)

Waiver of Watchman

I, Attorney Chandra M. Arkema, 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

Chandra Arkema

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

856. 669. 5400
FAX: 856. 669. 5399
pleadings@udren.com

PENNSYLVANIA OFFICE
215-568-9500

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

FREDDIE MAC
PENNSYLVANIA
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

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:


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, **POST** the property with the Handbill at 601 Maple Street, Berwick, PA 18603.

UDREN LAW OFFICES, P.C.


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

COPY