



Wells Fargo Bank, N.A., Option One Mortgage Loan Trust 2000-1 Asset-Backed vs. Matthew H. Wicker, Brenda L. Wicker

## Mortgage Foreclosures

Date		Judge
11/9/2006	New Case Filed.	No Judge
	✓ Filing: Complaint in Mortgage Foreclosure, situated in Ramey Borough. Paid by: Udren, Mark J. Esq (attorney for Wells Fargo Bank, N.A.) Receipt number: 1916390 Dated: 11/09/2006 Amount: \$85.00 (Check) 2CC shff.	No Judge
2/13/2007	✓ Sheriff Return, November 21, 2006 at 10:06 am Served the within Complaint in Mortgage Foreclosure on Matthew H. Wicker. February 13, 2007 After diligent search I returned the within Complaint in Mortgage Foreclosure "NOT FOUND" as to Brenda L. Wicker. So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm Shff Hawkins costs pd by Udren \$61.69	No Judge
2/23/2007	✓ Motion For Special Service Pursuant to Special Order of Court, filed by s/ Mark J. Udren, Esquire. No CC	No Judge
2/26/2007	✓ Order, NOW, this 26th day of Feb., 2007, the Plaintiff is granted leave to serve the Complaint in mortgage Foreclosure upon the Defendant Brenda L. Wicker, by: Publication, first class and certified mail, and by posting the mortgaged premises. By The Court, /s/ Fredric J. Ammerman, Pres. Judge. 3CC Atty. Udren	Fredric Joseph Ammerman
3/2/2007	✓ Filing: Praeipce to Reinstate Complaint Paid by: Udren Law Receipt number: 1917858 Dated: 03/02/2007 Amount: \$7.00 (Check) no cert. copies. issued reinstated complaint to Sheriff.	No Judge
3/7/2007	✓ Verification of Service by Certified Mail and Regular Mail pursuant to Court Order, filed. Pursuant to Court Order issued in this matter mailed a true and correct copy of the Complaint in Mortgage Foreclosure to Brenda L. Wicker, filed by s/ Mark J. Udren Esq. NO CC.	No Judge
4/11/2007	✓ Filing Praeipce to Reinstate Complaint, Paid by : Udren Law Offices Receipt number: 1918525 Dated: 4/11/07 Amount: \$7.00 (Check) 1 Cert. to Atty. 1 Reinstate complaint to Sheriff.	No Judge
5/10/2007	✓ Praeipce to file Proof of Publication, filed. Kindly file the attached Proof of Publication with regard to the captioned matter, filed by s/ Mark J. Udren Esq. No CC.	No Judge
6/25/2007	✓ Sheriff Return, March 9, 2007 at 10:45 am Posted the within Complaint in Mortgage Foreclosure & Order at Miriam St. Rt. 253, Ramey, Clearfield County, PA (Brenda Wicker) So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm Shff Hawkins costs pd by Udren \$39.37	No Judge
6/29/2007	✓ Filing: Judgment For Failure to Answer And Assessment of Damages Paid by: Udren, Mark J. Esq (attorney for Wells Fargo Bank, N.A.) Receipt number: 1919600 Dated: 06/29/2007 Amount: \$20.00 (Check) Judgment in favor of Plaintiff and against Defendants in the amount of \$26,554.14. Filed by s/ Mark J. Udren, Esquire. Notice to Defs., Statement to Atty.	No Judge
	✓ Filing: Praeipce for Writ of Execution Paid by: Udren, Mark J. Esq (attorney for Wells Fargo Bank, N.A.) Receipt number: 1919600 Dated: 06/29/2007 Amount: \$20.00 (Check) One CC and 6 writs with property description to Sheriff	No Judge
10/19/2007	✓ Motion For Special Service Pursuant to Special Order of Court, filed by s/ Mark J. Udren, Esquire. No CC	No Judge

Date: 1/4/2008

**Clearfield County Court of Common Pleas**

User: LMILLER

Time: 11:18 AM

ROA Report

Page 2 of 2

Case: 2006-01859-CD

Current Judge: No Judge

Wells Fargo Bank, N.A., Option One Mortgage Loan Trust 2000-1 Asset-Backed vs. Matthew H. Wicker, Brenda L. Wicker

**Mortgage Foreclosures**

Date		Judge
10/22/2007	✓ Order, the Plaintiff is granted leave to serve the Notice of Sheriff's Sale upon the Defendant by Publication one time in The Progress and the Clfd. Co. Legal Journal; By first class and certified mail; and by posting the mortgaged premises. By The Court, /s/ Fredric J. Ammerman, Pres. Judge. 3CC to Atty. Udren	Fredric Joseph Ammerman

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

FILED  
m/3:54/01  
NOV 09 2006  
William A. Shaw  
Prothonotary/Clerk of Courts  
2CC shff

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

March 2, 2007 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

*Wick*  
Deputy Prothonotary

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

NO. 06-1859-CD

Defendant(s)

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.

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.

LAWYERS REFERRAL SERVICE  
David S. Meholic  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982  
April 11, 2007 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.  
*Wick*  
Deputy Prothonotary

**AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se da fiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

**LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR 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.**

**David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982**

## **NOTICE**

**The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.**

**If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.**

**This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.**

**UDREN LAW OFFICES, P.C.  
/s/ Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620  
(856) 669-5400**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: Option One Mortgage Corporation  
Assignments of Record to: Norwest Bank Minnesota, National Association, as Trustee without recourse  
Recording Date: 6/6/00 Instrument # 200007891

Assignor: Norwest Bank Minnesota, National Association, as Trustee without recourse  
Assignee: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2000-1 Asset-Backed Certificates, Series 2000-1  
Recording Date: **LODGED FOR RECORDING**

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Mariam Street Route 253  
MUNICIPALITY/TOWNSHIP/BOROUGH: Ramey Borough  
COUNTY: Clearfield  
DATE EXECUTED: 10/18/99  
DATE RECORDED: 11/19/99 Instrument # 199919154

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by

said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 10/27/06:

Principal of debt due	\$18,500.39
Unpaid Interest at 13.75% * from 8/1/05 to 10/27/06 (the per diem interest accruing on this debt is \$6.97 and that sum should be added each day after 10/27/06)	3,155.89
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$55.53 and that sum should be added on the first of each month after 10/27/06)	790.35
Late Charges (monthly late charge of \$13.19 should be added in accordance with the terms of the note each month after 10/27/06)	211.59
Suspense Balance	(195.58)
Reasonable Attorneys Fees	<u>1,250.00</u>
TOTAL	\$24,317.64

\* This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of



Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$24,317.64 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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Mark J. Udren, ESQUIRE  
UDREN LAW OFFICES, P.C.  
Attorney for Plaintiff  
Attorney I.D. No. 04302

**ALL** those certain pieces, parcels or tracts of land situate in Ramey Borough, County of Clearfield, and Commonwealth of Pennsylvania, more particularly bounded and described as follows:

**THE FIRST THEREOF:** BEGINNING at a point on township road leading to Houtzdale; thence North 37 degrees 30' West, seventy-nine (79) feet to a point; thence North 11 degrees 30' East, two hundred forty-seven (247) feet to a post; thence North 14 degrees 55' East, seventy-two (72) feet; thence by line of township road 14 degrees West, five hundred twenty-five (525) feet to the place of beginning. Containing One (1) acre more or less.

**THE SECOND THEREOF:** BEGINNING at a post on North side of (Front) Street leading to Houtzdale at the point of intersection with right-of-way of Pittsburgh & Susquehanna Railroad Co. (A. & P.C.); thence along said street North 25 degrees 36' East, two hundred thirty-eight (238) feet to a post; thence North 39 degrees 30' West, ninety-three (93) feet to a post on right-of-way aforesaid; and thence along said right-of-way aforesaid; thence along said right-of-way South 8 degrees 42' East, two hundred eighty-nine (289) feet to a post and place of beginning. Containing .23 acres, more or less.

**BEING** County Parcel Number 17-L15-38.

**Commonly Known As:** Mariam St Route 253, Ramey, Pennsylvania 16671.

September 08, 2006

Matthew H Wicker  
Mariam St. rt253  
Ramey PA 16671

Homeowners Name: Matthew H Wicker  
Brenda L Wicker  
Property Address: Mariam St. rt253, Ramey PA 16671  
Loan Account No.: 0002199289  
Original Lender: OPTION ONE MORTGAGE CORPORATION  
Current Lender/Service: Option One Mortgage Corporation  
HOMEOWNER'S  
EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL

ASSISTANCE WHICH CAN SAVE YOUR HOME FROM

FORECLOSURE AND HELP YOU MAKE FUTURE

MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY  
MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR  
EMERGENCY MORTGAGE ASSISTANCE:  
\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR  
CONTROL,  
\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR  
MORTGAGE PAYMENTS, AND  
\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY  
THE PENNSYLVANIA HOUSING FINANCE AGENCY.  
TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to

a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO

NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR

MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE

YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO

DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the

consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers

of designated consumer credit counseling agencies for the county in

which the property is located are set forth at the end of this Notice,

or you may contact Pennsylvania Housing Finance Agency at 800-342-2397 (Persons with impaired hearing can call (717) 780-1869 or visit the Pennsylvania Housing Finance Agency website at [www.phfa.org](http://www.phfa.org). It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default

for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

(Page 2 of 9)  
OP793 010 R30

10-08-06 MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06  
LOAN= 0002199289 DATE=09-08 USER=R30 KEY=OP794 VERS=010 TITLE=Part 1 PA NOI bor 1 Prop  
LINES-PER-PAGE=NO CONDITIONS=4  
647/0002199289/OP794/3/9/0000000000000

PAGE 3,378  
IC FORM=CKPX PRINTER=P23Z SECURITY=2

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO  
OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS  
LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND  
YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION - Available funds for emergency mortgage assistance

are very limited. They will be disbursed by the Agency under the  
eligibility criteria established by the Act. The Pennsylvania  
Housing Finance Agency has sixty (60) days to make a decision after  
it receives your application. During that time, no foreclosure  
proceedings will be pursued against you if you have met the time  
requirements set forth above. You will be notified directly by the  
Pennsylvania Housing Finance Agency of its decision on your  
application.

(Page 3 of 9)  
OP794 010 R30

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06  
=09795 VERS=016 TITLE=Part 2 PA NOI bor 1 propo

[illegible]

MAINTENANCE  
FOR  
EQUIPMENT

ה

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30)

days of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$3771.24, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified

check or money order made payable and send to:

Overnight Mail Address	Western Union Quick Collect
4600 Touchton Rd E	Pay to: Option One Mortgage Corporation
Bldg 200 Ste 102	Code City: OptionJax, Fl
Jacksonville, FL 32246	
Mailstop: J1 CASH	
You can cure any other default by taking the following action within thirty (30) days of the date of this letter. (Do not use if not applicable.)	

Re: Loan No. 0002199289  
IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within

THIRTY (30) DAYS of the date of this Notice, the lender intends to  
exercise its rights to accelerate the mortgage debt.

This means that the entire outstanding balance of this debt will be  
considered due immediately and you may lose the chance to pay the  
mortgage in monthly installments. If full payment of the total amount  
past due is not made within THIRTY (30) DAYS, the lender also intends  
to instruct its attorneys to start legal action to foreclose upon your  
mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be  
sold by the Sheriff to pay off the mortgage debt. If the lender refers  
your case to its attorneys, but you cure the delinquency before the  
lender brings legal proceedings against you, you will still be required  
to pay the reasonable attorney's fees that were actually incurred, up  
to \$50.00. However, if legal proceedings are started against you, you  
will have to pay all reasonable attorney's fees actually incurred by the  
lender even if they exceed \$50.00. Any attorney's fees will be added to  
the amount you owe the lender, which may also include other reasonable  
costs. If you cure the default within the THIRTY (30) DAY period, you  
will not be required to pay attorney's fees.

OTHER LENDER REMEDIES - The lender may also sue you personally for the  
unpaid principal balance and all other sums due under the mortgage.  
RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not  
cured the default within the THIRTY (30) DAY period and foreclosure  
proceedings have begun, you still have the right to cure the default  
and prevent the sale at any time up to one hour before the Sheriff's  
Sale. You may do so by paying the total amount then past due, plus  
any late or other charges then due, reasonable attorney's fees and  
costs connected with the foreclosure sale and any other costs  
connected with the Sheriff's Sale as specified in writing by the  
lender and by performing any other requirements under the mortgage.



10-08-06 MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06  
LOAN= 0002199289 DATE=09-08 USER=R30 KEY=OP796 VERS=009 TITLE=Part 3 PA NOI bor 1 prop  
LINES-PER-PAGE=NO CONDITIONS=0

1c FORM=CKPX PRINTER=P23Z SECURITY=2

Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the

earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately (7) SEVEN Months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

(Page 7 of 9)

OP796 009 R30

Re: Loan No. 0002199289  
HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgage Corporation  
Address: 4600 Touchton Road East Bldg 200 Ste 102  
Attn: Daryl Johnson, Sara Haliko and Robinn Abel  
Address: Jacksonville, FL 32246  
Phone Number: 904-996-1730 or 1-800-326-1500 ext. 61730  
Fax Number: 1-866-497-1263  
Contact Persons: Daryl Johnson, Sara Haliko and Robinn Abel  
Office hours: Monday through Thursday 8:00 a.m. to 8:00 p.m.  
Friday and Saturday 8:00 a.m. to 5:00 p.m.  
Email Address: PHFA@OMC.com  
EFFECT OF SHERIFF'S SALE - You should realize that a Sheriff's Sale will

end your ownership of the mortgaged property and your right to occupy it.  
If you continue to live in the property after the Sheriff's Sale, a  
lawsuit to remove you and your furnishings and other belongings could  
be started by the lender at any time.  
ASSUMPTION OF MORTGAGE - You may or X may not (CHECK ONE) sell

or transfer your home to a buyer or transferee who will assume the  
mortgage debt, provided that all the outstanding payments, charges and  
attorney's fees and costs are paid prior to or at the sale and that the  
other requirements of the mortgage are satisfied.  
YOU MAY ALSO HAVE THE RIGHT TO:

- \* TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE  
DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF  
THIS DEBT.
- \* TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- \* TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT  
HAD OCCURRED, IF YOU CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS  
RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- \* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE  
PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.  
OP797 (Page 8 of 9)

10-08-06 MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06  
LOAN= 0002199289 DATE=09-08 USER=R30 KEY=OP797 VERS=023 TITLE=Part 4 PA NOI bor 1 prop  
LINES-PER-PAGE=NO CONDITIONS=0

1c FORM=CKPX PRINTER=P23Z SECURITY=2 PAGE 3,384

\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION  
BY THE LENDER.

\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE. THIS DOES NOT IMPLY THAT OPTION ONE IS  
ATTEMPTING TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN  
DISCHARGED UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

(Page 9 of 9)  
OP797 023 R30

September 08, 2006

Brenda L. Wicker  
Mariam St., Route 253  
Ramey, PA 16671-

Homeowners Name: Matthew H Wicker  
Brenda L Wicker  
Property Address: Mariam St. Rt253, Ramey PA 16671  
Loan Account No.: 0002199289  
Original Lender: OPTION ONE MORTGAGE CORPORATION  
Current Lender/Service: Option One Mortgage Corporation  
HOMEOWNER'S  
EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL

ASSISTANCE WHICH CAN SAVE YOUR HOME FROM

FORECLOSURE AND HELP YOU MAKE FUTURE

MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY  
MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR  
EMERGENCY MORTGAGE ASSISTANCE:  
\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR  
CONTROL,  
\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR  
MORTGAGE PAYMENTS, AND  
\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY  
THE PENNSYLVANIA HOUSING FINANCE AGENCY.  
TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to

a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO

NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice, or you may contact Pennsylvania Housing Finance Agency at 800-342-2397 (persons with impaired hearing can call (717) 780-1869 or visit the Pennsylvania Housing Finance Agency website at [www.phfa.org](http://www.phfa.org). It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

(Page 2 of 9)  
OP820 009 R32

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO  
OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS  
LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND  
YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION - Available funds for emergency mortgage assistance

are very limited. They will be disbursed by the Agency under the  
eligibility criteria established by the Act. The Pennsylvania  
Housing Finance Agency has sixty (60) days to make a decision after  
it receives your application. During that time, no foreclosure  
proceedings will be pursued against you if you have met the time  
requirements set forth above. You will be notified directly by the  
Pennsylvania Housing Finance Agency of its decision on your  
application.

(Page 3 of 9)  
OP821 008 R32

Re: Loan No. 0002199289  
\*\*\*\*\*

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.)  
\*\*\*\*\*  
HOW TO CURE YOUR MORTGAGE DEFAULT (BRING IT UP TO DATE).

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at:  
Mariam St. rt253, Ramey PA 16671

IS SERIOUSLY IN DEFAULT because:  
A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due:  
(a) Monthly payments: 3 MONTHS @ \$ 277.21  
10 MONTHS @ \$ 275.44 \$ 3586.03

(b) Previous late charges;	\$ 185.21
(c) Other charges; Escrow, Inspection, NSF checks	\$ .00
(d) Other provisions of the mortgage obligation, if any	\$ 0.00
(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED AS OF THIS DATE	\$ 3771.24

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30)

days of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE  
TO THE LENDER WHICH IS \$3771.24, PLUS ANY MORTGAGE PAYMENTS  
AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.  
Payments must be made either by cash, cashier's check, certified

check or money order made payable and send to:

Overnight Mail Address Western Union Quick Collect

4600 Touchton Rd E Pay to: Option One Mortgage Corporation  
Bldg 200 Ste 102 Code City: OptionJax, FL  
Jacksonville, FL 32246

Mailstop: J1 CASH

You can cure any other default by taking the following action within  
thirty (30) days of the date of this letter. (Do not use if not

(applicable.)



Re: Loan No. 0002199289

IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within

THIRTY (30) DAYS of the date of this Notice, the lender intends to  
exercise its rights to accelerate the mortgage debt.

This means that the entire outstanding balance of this debt will be  
considered due immediately and you may lose the chance to pay the  
mortgage in monthly installments. If full payment of the total amount  
past due is not made within THIRTY (30) DAYS, the lender also intends  
to instruct its attorneys to start legal action to foreclose upon your  
mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be

sold by the Sheriff to pay off the mortgage debt. If the lender refers  
your case to its attorneys, but you cure the delinquency before the  
lender brings legal proceedings against you, you will still be required  
to pay the reasonable attorney's fees that were actually incurred, up  
to \$50.00. However, if legal proceedings are started against you, you  
will have to pay all reasonable attorney's fees actually incurred by the  
lender even if they exceed \$50.00. Any attorney's fees will be added to  
the amount you owe the lender, which may also include other reasonable  
costs. If you cure the default within the THIRTY (30) DAY period, you  
will not be required to pay attorney's fees.

OTHER LENDER REMEDIES - The lender may also sue you personally for the

unpaid principal balance and all other sums due under the mortgage.  
RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not  
cured the default within the THIRTY (30) DAY period and foreclosure  
proceedings have begun, you still have the right to cure the default  
and prevent the sale at any time up to one hour before the Sheriff's  
Sale. You may do so by paying the total amount then past due, plus  
any late or other charges then due, reasonable attorney's fees and  
costs connected with the foreclosure sale and any other costs  
connected with the Sheriff's Sale as specified in writing by the  
lender and by performing any other requirements under the mortgage.

OP823 (Page 6 of 9)

Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the

earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately (7) SEVEN Months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

(Page 7 of 9)  
OP823 009 R32

Re: Loan No. 0002199289  
HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgage Corporation  
Address: 4600 Touchton Road East Bldg 200 Ste 102  
Attn: Daryl Johnson, Sara Haliko and Robinn Abel  
Address: Jacksonville, FL 32246  
Phone Number: 904-996-1730 or 1-800-326-1500 ext. 61730  
Fax Number: 1-866-497-1263  
Contact Persons: Daryl Johnson, Sara Haliko and Robinn Abel  
Office hours: Monday through Thursday 8:00 a.m. to 8:00 p.m.  
Friday and Saturday 8:00 a.m. to 5:00 p.m.  
Email Address: PHFA@OMC.com  
EFFECT OF SHERIFF'S SALE - You should realize that a Sheriff's Sale will

end your ownership of the mortgaged property and your right to occupy it.  
If you continue to live in the property after the Sheriff's Sale, a  
lawsuit to remove you and your furnishings and other belongings could  
be started by the lender at any time.  
ASSUMPTION OF MORTGAGE - You may or X may not (CHECK ONE) sell

or transfer your home to a buyer or transferee who will assume the  
mortgage debt, provided that all the outstanding payments, charges and  
attorney's fees and costs are paid prior to or at the sale and that the  
other requirements of the mortgage are satisfied.

YOU MAY ALSO HAVE THE RIGHT TO:

- \* TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE  
DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF  
THIS DEBT.
- \* TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- \* TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT  
HAD OCCURRED, IF YOU CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS  
RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- \* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE  
PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

OP824 (Page 8 of 9)

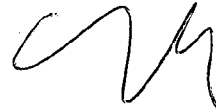
\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION  
BY THE LENDER.

\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE. THIS DOES NOT IMPLY THAT OPTION ONE IS  
ATTEMPTING TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN  
DISCHARGED UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

(Page 9 of 9)  
OP824 022 R32

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



---

Mark J. Udren, ESQUIRE  
UDREN LAW OFFICES, P.C.

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA**

DOCKET # 102139  
NO: 06-1859-CD  
SERVICE # 1 OF 2  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.  
vs.  
DEFENDANT: MATTHEW H. WICKER and BRENDA L. WICKER

**FILED**  
013:07/64  
FEB 13 2007

William A. Shaw  
Prothonotary/Clerk of Courts

**SHERIFF RETURN**

---

NOW, November 21, 2006 AT 10:06 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MATTHEW H. WICKER DEFENDANT AT 853 MIRIAM ST., RAMEY, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MATTHEW H. WICKER, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Service # 2 of 2 Services

Sheriff Docket # **102139**

WELLS FARGO BANK, N.A.

Case # 06-1859-CD

vs.

**MATTHEW H. WICKER and BRENDA L. WICKER**

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

NOW February 13, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO BRENDA L. WICKER, DEFENDANT. WHEREABOUTS UNKNOWN.

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102139  
NO: 06-1859-CD  
SERVICES 2  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.  
vs.  
DEFENDANT: MATTHEW H. WICKER and BRENDA L. WICKER

SHERIFF RETURN

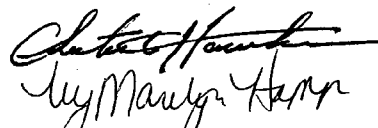
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	74815	20.00
SHERIFF HAWKINS	UDREN	74815	41.69

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2007

So Answers,



Chester A. Hawkins  
Sheriff



UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

"WE HEREBY CERTIFY THE  
WITHIN TO BE TRUE AND  
CORRECT COPY OF THE ORIGINAL"

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County  
I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

NOV 09 2006

Attest.

*William A. Shaw*  
Prothonotary/  
Clerk of Courts

NO. 06-1859-CD

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.

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.

LAWYERS REFERRAL SERVICE  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

**AVISO**

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se defiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

**LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR 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.**

**David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982**

## **NOTICE**

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.

**UDREN LAW OFFICES, P.C.  
/s/ Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, NJ 08003-3620  
(856) 669-5400**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: Option One Mortgage Corporation  
Assignments of Record to: Norwest Bank Minnesota, National Association, as Trustee without recourse  
Recording Date: 6/6/00 Instrument # 200007891

Assignor: Norwest Bank Minnesota, National Association, as Trustee without recourse  
Assignee: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2000-1 Asset-Backed Certificates, Series 2000-1  
Recording Date: **LODGED FOR RECORDING**

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).  
The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: Mariam Street Route 253  
MUNICIPALITY/TOWNSHIP/BOROUGH: Ramey Borough  
COUNTY: Clearfield  
DATE EXECUTED: 10/18/99  
DATE RECORDED: 11/19/99 Instrument # 199919154

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by

said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 10/27/06:

Principal of debt due	\$18,500.39
Unpaid Interest at 13.75% * from 8/1/05 to 10/27/06 (the per diem interest accruing on this debt is \$6.97 and that sum should be added each day after 10/27/06)	3,155.89
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$55.53 and that sum should be added on the first of each month after 10/27/06)	790.35
Late Charges (monthly late charge of \$13.19 should be added in accordance with the terms of the note each month after 10/27/06)	211.59
Suspense Balance	(195.58)
Reasonable Attorneys Fees	<u>1,250.00</u>
TOTAL	\$24,317.64

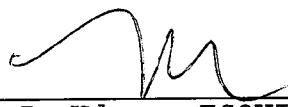
\* This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of

Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$24,317.64 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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Mark J. Udren, ESQUIRE  
UDREN LAW OFFICES, P.C.  
Attorney for Plaintiff  
Attorney I.D. No. 04302

**ALL** those certain pieces, parcels or tracts of land situate in Ramey Borough, County of Clearfield, and Commonwealth of Pennsylvania, more particularly bounded and described as follows:

**THE FIRST THEREOF:** BEGINNING at a point on township road leading to Houtzdale; thence North 37 degrees 30' West, seventy-nine (79) feet to a point; thence North 11 degrees 30' East, two hundred forty-seven (247) feet to a post; thence North 14 degrees 55' East, seventy-two (72) feet; thence by line of township road 14 degrees West, five hundred twenty-five (525) feet to the place of beginning. Containing One (1) acre more or less.

**THE SECOND THEREOF:** BEGINNING at a post on North side of (Front) Street leading to Houtzdale at the point of intersection with right-of-way of Pittsburgh & Susquehanna Railroad Co. (A. & P.C.); thence along said street North 25 degrees 36' East, two hundred thirty-eight (238) feet to a post; thence North 39 degrees 30' West, ninety-three (93) feet to a post on right-of-way aforesaid; and thence along said right-of-way aforesaid; thence along said right-of-way South 8 degrees 42' East, two hundred eighty-nine (289) feet to a post and place of beginning. Containing .23 acres, more or less.

BEING County Parcel Number 17-L15-38.

Commonly Known As: Mariam St Route 253, Ramey, Pennsylvania 16671.

10-08-06  
LOAN= 0002199289 DATE=09-08 USER=R30 KEY=OP793 VERS=010 TITLE=Part 1 PA NOI box 1 prop  
LINES=PER-PAGE=NO CONDITIONS=4  
647/0002199289/OP793/1/9/0000000000000

1c FORM=CRPX PRINTER=P23Z SECURITY=2

September 08, 2006

Mathew H Wicker  
Mariam St. rt253  
Ramey PA 16671

Homeowners Name: Mathew H Wicker  
Brenda L Wicker  
Property Address: Mariam St. rt253, Ramey PA 16671  
Loan Account No.: 0002199289  
Original Lender: OPTION ONE MORTGAGE CORPORATION  
Current Lender/Service: Option One Mortgage Corporation  
HOMESOWNER'S  
EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL

ASSISTANCE WHICH CAN SAVE YOUR HOME FROM

FORECLOSURE AND HELP YOU MAKE FUTURE

MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY  
MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR  
EMERGENCY MORTGAGE ASSISTANCE:

\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR  
CONTROL,  
\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR  
MORTGAGE PAYMENTS, AND  
\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY  
THE PENNSYLVANIA HOUSING FINANCE AGENCY.  
TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to

OP793 (Page 1 of 9)

EXHIBIT A



a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO

NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice, or you may contact Pennsylvania Housing Finance Agency at 800-342-2397 (Persons with impaired hearing can call (717) 780-1869 or visit the Pennsylvania Housing Finance Agency website at [www.phfa.org](http://www.phfa.org). It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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(Page 2 of 9)

0P793 010 R30

10-08-06 MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06  
LOAN= 0002199289 DATE=09-08 USER=R30 KEY=OP794 VERS=010 TITLE=Part 1 PA NOI bor 1 Prop  
LINES-PER-PAGE=NO CONDITIONS=4  
647/0002199289/OP794/3/9/00000000000000

1c FORM=CKPX PRINTER=P232 SECURITY=2

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO  
OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS  
LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND  
YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION - Available funds for emergency mortgage assistance

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(Page 3 of 9)  
OP794 010 R30

Re: Loan No. 0002199289

\*\*\*\*\*  
NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN  
BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION  
PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT  
THE DEBT.

(If you have filed bankruptcy, you can still apply for  
Emergency Mortgage Assistance.)  
\*\*\*\*\*  
HOW TO CURE YOUR MORTGAGE DEFAULT (BRING IT UP TO DATE).

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on  
your property located at:  
Mariam St. Rt253, Ramey PA 16671

IS SERIOUSLY IN DEFAULT because:  
A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following  
months and the following amounts are now past due:  
(a) Monthly payments: 3 MONTHS @ \$ 277.21  
10 MONTHS @ \$ 275.44

(b) Previous late charges;	\$ 3586.03
(c) Other charges; Escrow, Inspection, NSF checks	\$ 185.21
(d) Other provisions of the mortgage obligation, if any	\$ .00
(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED AS OF THIS DATE	\$ 0.00
B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable):	\$ 3771.24

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30)

days of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER WHICH IS \$3771.24, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cash, cashier's check, certified

check or money order made payable and send to:

Overnight Mail Address Western Union Quick Collect

4600 Touchton Rd E Pay to: Option One Mortgage Corporation  
Bldg 200 Ste 102 Code City: Optionfax, Fl

Jacksonville, Fl 32246

Mailstop: J1 CASH  
You can cure any other default by taking the following action within thirty (30) days of the date of this letter. (Do not use if not

(applicable.)

(Page 5 of 9)  
OP795 016 R30

Re: Loan No. 0002199289  
IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within

THIRTY (30) DAYS of the date of this Notice, the lender intends to  
exercise its rights to accelerate the mortgage debt.

This means that the entire outstanding balance of this debt will be  
considered due immediately and you may lose the chance to pay the  
mortgage in monthly installments. If full payment of the total amount  
past due is not made within THIRTY (30) DAYS, the lender also intends  
to instruct its attorneys to start legal action to foreclose upon your  
mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be  
sold by the Sheriff to pay off the mortgage debt. If the lender refers  
your case to its attorneys, but you cure the delinquency before the  
lender brings legal proceedings against you, you will still be required  
to pay the reasonable attorney's fees that were actually incurred, up  
to \$50.00. However, if legal proceedings are started against you, you  
will have to pay all reasonable attorney's fees actually incurred by the  
lender even if they exceed \$50.00. Any attorney's fees will be added to  
the amount you owe the lender, which may also include other reasonable  
costs. If you cure the default within the THIRTY (30) DAY period, you  
will not be required to pay attorney's fees.

OTHER LENDER REMEDIES - The lender may also sue you personally for the  
unpaid principal balance and all other sums due under the mortgage.  
RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not  
cured the default within the THIRTY (30) DAY period and foreclosure  
proceedings have begun, you still have the right to cure the default  
and prevent the sale at any time up to one hour before the Sheriff's  
Sale. You may do so by paying the total amount then past due, plus  
any late or other charges then due, reasonable attorney's fees and  
costs connected with the foreclosure sale and any other costs  
connected with the Sheriff's Sale as specified in writing by the  
lender and by performing any other requirements under the mortgage.

OP796 (Page 6 of 9)

10-08-06 MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06  
LOAN= 0002199289 DATE=09-08 USER=R30 KEY=OP796 VERS=009 TITLE=Part 3 PA NOI bor 1 prop  
LINES=PER-PAGE=NO CONDITIONS=0

1c FORM=CKPX PRINTER=P23Z SECURITY=2 PAGE 3,384

Curing your default in the manner set forth in this notice will  
restore your mortgage to the same position as if you had never  
defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the

earliest date that such a Sheriff's Sale of the mortgaged property  
could be held would be approximately (7) SEVEN Months from the date  
of this Notice. A notice of the actual date of the Sheriff's Sale  
will be sent to you before the sale. Of course, the amount needed  
to cure the default will increase the longer you wait. You may find  
out at any time exactly what the required payment or action will be  
by contacting the lender.

(Page 7 of 9)

OP796 009 R30

Re: Loan No. 0002199289  
HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgage Corporation  
Address: 4600 Touchton Road East Bldg 200 Ste 102  
Attn: Daryl Johnson, Sara Haliko and Robinn Abel  
Address: Jacksonville, FL 32246  
Phone Number: 904-996-1730 or 1-800-326-1500 ext. 61730  
Fax Number: 1-866-497-1263  
Contact Persons: Daryl Johnson, Sara Haliko and Robinn Abel  
Office hours: Monday through Thursday 8:00 a.m. to 8:00 p.m.  
Friday and Saturday 8:00 a.m. to 5:00 p.m.  
Email Address: PHFA@OMC.com

EFFECT OF SHERIFF'S SALE - You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishings and other belongings could be started by the lender at any time.  
ASSUMPTION OF MORTGAGE - You may or X may not (CHECK ONE) sell

or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.  
YOU MAY ALSO HAVE THE RIGHT TO:

- \* TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- \* TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- \* TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- \* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

10-08-06  
LOAN= 0002199289 DATE=09-08 USER=R30 KEY=OP797 VERS=023 TITLE=Part 4 PA NOI bor 1 prop  
LINES-PER-PAGE=NO CONDITIONS=0

MSD LETTERWRITER ACTIVITY FOR MONTH OF 09-06  
1C FORM=CKPX PRINTER=P232 SECURITY=2

\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION  
BY THE LENDER.  
\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE. THIS DOES NOT IMPLY THAT OPTION ONE IS  
ATTEMPTING TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN  
DISCHARGED UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.  
(page 9 of 9)  
OP797 023 R30



10-08-06  
LOAN= 0002199289 DATE=09-08 USER=R32 KEY=OP820 VERS=009 TITLE=Part 1 PA NOI CO-BOR 2 MAIL  
LINES-PER-PAGE=NO CONDITIONS=4  
647/0002199289/OP820/1/9/0000000000000

1c FORM=CKPX PRINTER=P23Z SECURITY=2

September 08, 2006

Brenda L Wicker  
Mariam St., Route 253  
Ramey, PA 16671-

Homeowners Name: Matthew H Wicker  
Brenda L Wicker  
Property Address: Mariam St. Rt253, Ramey PA 16671  
Loan Account No.: 0002199289  
Original Lender: OPTION ONE MORTGAGE CORPORATION  
Current Lender/Service: Option One Mortgage Corporation  
HOMEOWNER'S

EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL

ASSISTANCE WHICH CAN SAVE YOUR HOME FROM

FORECLOSURE AND HELP YOU MAKE FUTURE

MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY  
MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR  
EMERGENCY MORTGAGE ASSISTANCE:  
\* IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR  
CONTROL,  
\* IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR  
MORTGAGE PAYMENTS, AND  
\* IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY  
THE PENNSYLVANIA HOUSING FINANCE AGENCY.  
TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to

a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer credit counseling agencies listed at the end of this Notice.

THIS MEETING MUST OCCUR WITHIN THE NEXT (33) DAYS. IF YOU DO

NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR

MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE

YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO

DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this Notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers

of designated consumer credit counseling agencies for the county in

which the property is located are set forth at the end of this Notice,

or you may contact Pennsylvania Housing Finance Agency at 800-342-2397

(Persons with impaired hearing can call (717) 780-1869 or visit the Pennsylvania Housing Finance Agency website at [www.phfa.org](http://www.phfa.org). It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default

for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

(Page 2 of 9)  
OP820 009 R32

10-08-06 MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06  
LOAN= 0002199289 DATE=09-08 USER=R32 KEY=OP821 VERS=008 TITLE=Part 1 PA NOI CO-BOR 2 MAIL  
LINES-PER-PAGE=NO CONDITIONS=4  
647/0002199289/OP821/3/9/000000000000

1c FORM=CKPX PRINTER=P232 SECURITY=2

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO  
OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS  
LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND  
YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.  
AGENCY ACTION - Available funds for emergency mortgage assistance

are very limited. They will be disbursed by the Agency under the  
eligibility criteria established by the Act. The Pennsylvania  
Housing Finance Agency has sixty (60) days to make a decision after  
it receives your application. During that time, no foreclosure  
proceedings will be pursued against you if you have met the time  
requirements set forth above. You will be notified directly by the  
Pennsylvania Housing Finance Agency of its decision on your  
application.  
(Page 3 of 9)  
OP821 008 R32

Re: Loan No. 0002199289

\*\*\*\*\*  
NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN  
BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION  
PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT  
THE DEBT.

(If you have filed bankruptcy, you can still apply for  
Emergency Mortgage Assistance.)

\*\*\*\*\*  
HOW TO CURE YOUR MORTGAGE DEFAULT (BRING IT UP TO DATE).

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on

Your property located at:  
Mariam St. Rt253, Ramey PA 16671

IS SERIOUSLY IN DEFAULT because:

A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following  
months and the following amounts are now past due:

(a) Monthly payments: 3 MONTHS @ \$ 277.21  
10 MONTHS @ \$ 275.44

\$ 3586.03

(b) Previous late charges;

\$ 185.21

(c) Other charges; Escrow, Inspection,  
NSF checks

\$ .00

(d) Other provisions of the mortgage obligation,  
if any

\$ 0.00

(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED  
AS OF THIS DATE

\$ 3771.24

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not  
applicable):

10-08-06  
LOAN= 0002199289 DATE=09-08 USER=R32 KEY=OP822 VERS=015 TITLE=Part 2 PA NOT CO-BOR2 MAIL  
LINES-PER-PAGE=NO CONDITIONS=0

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06  
1c FORM=CKPX PRINTER=P23Z SECURITY=2

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30)

days of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE  
TO THE LENDER WHICH IS \$3771.24, PLUS ANY MORTGAGE PAYMENTS  
AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.  
Payments must be made either by cash, cashier's check, certified

check or money order made payable and send to:

Overnight Mail Address Western Union Quick Collect

4600 Touchton Rd E Pay to: Option One Mortgage Corporation  
Bldg 200 Ste 102 Code City: OptionJax, FL  
Jacksonville, FL 32246

Mailstop: J1 CASH  
You can cure any other default by taking the following action within  
thirty (30) days of the date of this letter. (Do not use if not  
(applicable.)

(Page 5 of 9)  
OP822 015 R32

Re: Loan No. 0002199289  
IF YOU DO NOT CURE THE DEFAULT - If you do not cure the default within

THIRTY (30) DAYS of the date of this Notice, the lender intends to  
exercise its rights to accelerate the mortgage debt.

This means that the entire outstanding balance of this debt will be  
considered due immediately and you may lose the chance to pay the  
mortgage in monthly installments. If full payment of the total amount  
past due is not made within THIRTY (30) DAYS, the lender also intends  
to instruct its attorneys to start legal action to foreclose upon your  
mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be  
sold by the Sheriff to pay off the mortgage debt. If the lender refers  
your case to its attorneys, but you cure the delinquency before the  
lender brings legal proceedings against you, you will still be required  
to pay the reasonable attorney's fees that were actually incurred, up  
to \$50.00. However, if legal proceedings are started against you, you  
will have to pay all reasonable attorney's fees actually incurred by the  
lender even if they exceed \$50.00. Any attorney's fees will be added to  
the amount you owe the lender, which may also include other reasonable  
costs. If you cure the default within the THIRTY (30) DAY period, you  
will not be required to pay attorney's fees.

OTHER LENDER REMEDIES - The lender may also sue you personally for the  
unpaid principal balance and all other sums due under the mortgage.  
RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE - If you have not  
cured the default within the THIRTY (30) DAY period and foreclosure  
proceedings have begun, you still have the right to cure the default  
and prevent the sale at any time up to one hour before the Sheriff's  
Sale. You may do so by paying the total amount then past due, plus  
any late or other charges then due, reasonable attorney's fees and  
costs connected with the foreclosure sale and any other costs  
connected with the Sheriff's Sale as specified in writing by the  
lender and by performing any other requirements under the mortgage.

Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE - It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately (7) SEVEN Months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

(Page 7 of 9)  
OP823 009 R32

Re: Loan No. 0002199289  
HOW TO CONTACT THE LENDER:

Name of Lender: Option One Mortgage Corporation  
Address: 4600 Touchton Road East Bldg 200 Ste 102  
Attn: Daryl Johnson, Sara Haliko and Robin Abel  
Address: Jacksonville, FL 32246  
Phone Number: 904-996-1730 or 1-800-326-1500 ext. 61730  
Fax Number: 1-866-497-1263  
Contact Persons: Daryl Johnson, Sara Haliko and Robin Abel  
Office hours: Monday through Thursday 8:00 a.m. to 8:00 p.m.  
Friday and Saturday 8:00 a.m. to 5:00 p.m.

Email Address: PHFA@OMC.com  
EFFECT OF SHERIFF'S SALE - You should realize that a Sheriff's Sale will

end your ownership of the mortgaged property and your right to occupy it.  
If you continue to live in the property after the Sheriff's Sale, a  
lawsuit to remove you and your furnishings and other belongings could  
be started by the lender at any time.  
ASSUMPTION OF MORTGAGE - You may or X may not (CHECK ONE) sell

or transfer your home to a buyer or transferee who will assume the  
mortgage debt, provided that all the outstanding payments, charges and  
attorney's fees and costs are paid prior to or at the sale and that the  
other requirements of the mortgage are satisfied.  
YOU MAY ALSO HAVE THE RIGHT TO:

\* TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE  
DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF  
THIS DEBT.  
\* TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.  
\* TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT  
HAD OCCURRED, IF YOU CURED THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS  
RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)  
\* TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE  
PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.  
OP824 (Page 8 of 9)



10-08-06 MSP LETTERWRITER ACTIVITY FOR MONTH OF 07-06 1c FORM=CKPX PRINTER=P232 SECURITY=2  
LOAN= 0002199289 DATE=09-08 USER=R32 KEY=OP824 VERS=022 TITLE=Part 4 PA NOI CO-BOR 2 MAIL  
LINES-PER-PAGE=NO CONDITIONS=0

\* TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION  
BY THE LENDER.  
\* TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.  
THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL  
BE USED FOR THAT PURPOSE. THIS DOES NOT IMPLY THAT OPTION ONE IS  
ATTEMPTING TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN  
DISCHARGED UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.  
(Page 9 of 9)  
OP824 022 R32

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



---

Mark J. Udren, ESQUIRE  
UDREN LAW OFFICES, P.C.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL DIVISION

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

O R D E R

AND NOW, this                      day of                      , 2006, upon consideration of Plaintiff's Motion For Special Service and the Affidavit of Good Faith Investigation attached hereto, it is hereby ORDERED that service of the Complaint in Mortgage Foreclosure and all subsequent pleadings on Defendant(s), Brenda L. Wicker, Mortgagor shall be complete when Plaintiff or its counsel or agent has mailed true and correct copies of the Complaint in Mortgage Foreclosure and all subsequent pleadings by certified mail and regular mail to the last known address of Defendant(s), Brenda L. Wicker, Mortgagor at Mariam Street Route 253, Ramey, PA 16671, and also at P.O. Box 100, Ramey, PA 16671 and by posting the mortgaged premises located at Mariam Street Route 253, Ramey, PA 16671.

BY THE COURT:

\_\_\_\_\_  
J.

UP

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren ESQUIRE  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

FILED  
m/11:1001  
FEB 23 2007  
cc  
60

William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

MOTION FOR SPECIAL SERVICE PURSUANT  
TO SPECIAL ORDER OF COURT

Plaintiff, Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust '2000-1 Asset-Backed Certificates, Series 2000-1, by its counsel, Mark J. Udren, Esquire, moves this Honorable Court for an Order directing service of the Complaint in Mortgage Foreclosure upon Defendant(s), Brenda L. Wicker, Mortgagor by regular mail and certified mail and by posting the mortgaged premises and in support thereof avers the following:

1. Process was unable to be served at the then last known address of said Defendant(s) at Mariam Street Route 253, Ramey, PA 16671, which is the mortgaged premises. A copy of the Verification of Service is attached hereto as Exhibit A.

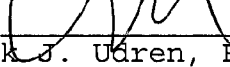
2. Pursuant to Pa.R.C.P. 430, Plaintiff made a Good Faith Investigation, the report thereof being attached hereto as Exhibit B.

3. Pursuant to information obtained by the Good Faith Investigation, service was unable to be attempted upon the said Defendant(s) as follows because service could not be made at such an address: P.O. Box 100, Ramey, PA 16671

4. The last known address of Defendant(s) is as set forth in the attached Exhibits.

WHEREFORE, Plaintiff prays and respectfully requests that this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Complaint in Mortgage Foreclosure upon said Defendant(s), Brenda L. Wicker, Mortgagor by regular mail and certified mail and by posting the mortgaged premises.

UDREN LAW OFFICES, P.C.

By:   
Mark J. Udren, Esquire  
Attorney for Plaintiff

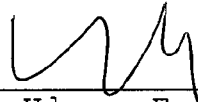
VERIFICATION

Mark J. Udren, Esquire, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to take this Verification, and that the statements made in the foregoing MOTION FOR SPECIAL SERVICE PURSUANT TO SPECIAL ORDER OF COURT are true and correct to the best of his knowledge, information and belief.

The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Sec 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

Date: February 22, 2007

  
\_\_\_\_\_  
Mark J. Udren, Esquire  
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren ESQUIRE  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

CERTIFICATE OF SERVICE

I, Mark J. Udren, Esquire, hereby certify that I have served true and correct copies of the attached Motion For Special Service upon the following person(s) named herein at their last known address or their attorney of record by:

  x   Regular First Class Mail  
           Certified Mail  
           Other

Date of Service: February 22, 2007

TO: Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
and  
P.O. Box 100  
Ramey, PA 16671

UDREN LAW OFFICES, P.C.



Mark J. Udren, Esquire  
Attorney for Plaintiff

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

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

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

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI R. SPIVAK\*\*\*  
CHRISTOPHER J. FOX\*\*\*  
MARISA JOY MYERS\*\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
DWIGHT MICHAELSON\*\*\*  
\*ADMITTED NJ, PA, FL  
\*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

Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan  
Trust 2000-1 Asset-Backed Certificates, Series 2000-1  
vs.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Clearfield County C.C.P. No. 06-1859-CD

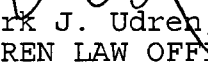
Dear Defendant:

In connection with the above captioned matter, enclosed you will find a copy of the Motion for Alternate Service which was sent for filing on February 22, 2007.

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Should you have any questions, please contact our office.

Sincerely yours,

  
Mark J. Udren, Esquire  
UDREN LAW OFFICES, P.C.

/mt  
Enclosures



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

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

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

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI R. SPIVAK\*\*\*  
CHRISTOPHER J. FOX\*\*\*  
MARISA JOY MYERS\*\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
DWIGHT MICHAELSON\*\*\*  
\*ADMITTED NJ, PA, FL  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

January 11, 2007

Brenda L. Wicker, Mortgagor  
P.O. Box 100  
Ramey, PA 16671

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan  
Trust 2000-1 Asset-Backed Certificates, Series 2000-1  
vs.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Clearfield County C.C.P. No. 06-1859-CD

Dear Defendant:

In connection with the above captioned matter, enclosed you will find a copy of the Motion for Alternate Service which was sent for filing on February 22, 2007.

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Should you have any questions, please contact our office.

Sincerely yours,

  
Mark J. Udren, Esquire  
UDREN LAW OFFICES, P.C.

/mt  
Enclosures

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

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

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

**MARK J. UDREN\***  
**STUART WINNEG\*\***  
**GAYL SPIVAK ORLOFF\*\*\***  
**HEIDI R. SPIVAK\*\*\***  
**CHRISTOPHER J. FOX\*\*\***  
**MARISA JOY MYERS\*\*\***  
**LORRAINE DOYLE\*\***  
**ALAN M. MINATO\*\*\***  
**DWIGHT MICHAELSON\*\*\***  
**\*ADMITTED NJ, PA, FL**  
**\*\*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**

Prothonotary of Clearfield County  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan  
Trust 2000-1 Asset-Backed Certificates, Series 2000-1  
vs.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Clearfield County C.C.P. No. 06-1859-CD

Dear Sir or Madam:

In connection with the above captioned matter, enclosed please find  
Verification of Service by Certified Mail and Regular Mail Pursuant  
to Court Order. I have enclosed a copy of the first page to be  
time stamped and returned in the enclosed self-addressed stamped  
envelope.

Thank you for your assistance with this matter.

Sincerely yours,

  
Mark J. Udren, Esquire  
UDREN LAW OFFICES, P.C.

/mt  
Enclosures

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren ESQUIRE  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Complaint in Mortgage Foreclosure to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

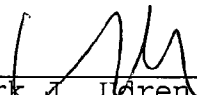
DATE MAILED:

Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
and  
P.O. Box 100  
Ramey, PA 16671

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties relating to unsworn falsification to authorities.

Dated:

UDREN LAW OFFICES, P.C.

  
\_\_\_\_\_  
Mark J. Udren, Esquire  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for  
OPTION ONE MORTGAGE LOAN TRUST, 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1,  
Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER, Mortgagor  
Defendants

NO. 06-1859-CD

**ORDER**

NOW, this 26<sup>th</sup> day of February, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker,**

**Mortgagor by:**


1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to Miriam Street, Route 253, Ramey, PA 16671  
and PO Box 100, Ramey, PA 16671;
3. By certified mail, return receipt requested, to Miriam Street, Route  
253, Ramey, PA 16671 and PO Box 100, Ramey, PA 16671; and
4. By posting the mortgaged premises known in this herein action as  
Miriam Street, Route 253, Ramey, PA 16671.

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

**FILED**  
FEB 26 2007

William A. Shaw  
Prothonotary/Clerk of Courts

BY THE COURT,

  
FREDRIC J. AMMERMAN  
President Judge

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor

Defendant(s)

**FILED**

MAR 02 2007

W/11:30/wn  
William A. Shaw  
Prothonotary/Clerk of Courts

no 9C.

ISSUED Plaintiff  
COMPLAINT TO  
SHEL

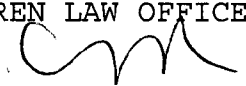
PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint on the above-captioned matter.

DATE: March 1, 2007

UDREN LAW OFFICES, P.C.

  
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for  
OPTION ONE MORTGAGE LOAN TRUST, 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1,  
Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER, Mortgagor

Defendants

\*  
\*  
\*  
\*  
\*  
\*  
\*  
\*

NO. 06-1859-CD

**ORDER**

NOW, this 26<sup>th</sup> day of February, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker**,  
Mortgagor by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to Miriam Street, Route 253, Ramey, PA 16671  
and PO Box 100, Ramey, PA 16671;
3. By certified mail, return receipt requested, to Miriam Street, Route  
253, Ramey, PA 16671 and PO Box 100, Ramey, PA 16671; and
4. By posting the mortgaged premises known in this herein action as  
Miriam Street, Route 253, Ramey, PA 16671.

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

FEB 26 2007

Attest.

*William L. Bower*  
Prothonotary/  
Clerk of Courts

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

**FILED**  
NOV 09 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

NO. 06-1859-CD

Defendant(s)

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.

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.

LAWYERS REFERRAL SERVICE  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

**COPY**

06/00582

JMB

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren ESQUIRE  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Complaint in Mortgage Foreclosure to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

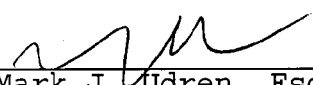
DATE MAILED: 3/6/07

Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
and  
P.O. Box 100  
Ramey, PA 16671

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties relating to unsworn falsification to authorities.

Dated: 3/6/07

UDREN LAW OFFICES, P.C.

  
Mark J. Udren, Esquire  
Attorney for Plaintiff

FILED <sup>NO</sup> CC  
MAR 07 2007

William A. Shaw  
Prothonotary/Clerk of Courts



UDHEN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003

Brenda Wickes  
P.O. Box 100  
Ranney, PA 16671



9552 9909 0000 0512 9002  
9552 9909 0000 0512 9002

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information, visit our website at <a href="http://www.usps.com">www.usps.com</a>	
OFFICIAL USE	
Postage	\$ 1.35
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.60
Postmark Here	
Sent To: Brenda Wickes	
Street Apt. No. or P.O. Box No. P.O. Box 100	
City State ZIP+4 Ranney, PA 16671	
PS Form 3800, August 2006 See Reverse for Instructions	

id present it when making an inquiry.  
affix label with postage and mail.  
receipt is desired, please present the article, if a postmark on the Certified Mail may be restricted to the addressee or rise the clerk or mark the mailpiece with the postmark on your Certified Mail receipt is requested. To receive a fee waiver for service, please complete and attach a Return Receipt and add applicable postage to cover the receipt may be requested to provide proof of Registered Mail.  
IS PROVIDED with Certified Mail. For any class of international mail.  
joined with First-Class Mail® or Priority Mail®

Postal Service for two years

**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:

Brenda Wiles  
PO Box 100  
Romey, PA 16671

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature  
**X**  
☐ Agent  
☐ Addressee

B. Received by (Printed Name)  
C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

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

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number  
(Transfer from service label) 7006 2150 0000 6068 7556

PS Form 3811, February 2004

Domestic Return Receipt

UDREN LAW OFFICES, P.A.  
 WOODCREST CORPORATE CENTE  
 111 WOODCREST ROAD  
 CHERRY HILL, NJ 08003

Brenda Wicks  
 Miriam St. Route 253  
 Ramey, Pa 16671

**CERTIFIED MAIL**  
 PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
 OF THE RETURN ADDRESS. FOLD AND ADHESIVE LINE



7006 2150 0000 6068 7549



**U.S. Postal Service™**  
**CERTIFIED MAIL™ RECEIPT**  
 (Domestic Mail Only; No Insurance Coverage Provided)  
 For delivery information visit our website at [www.usps.com](http://www.usps.com)  
**OFFICIAL USE**

Postage	\$ 1.35
Certified Fee	0.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 3.60

Postmark Here

Send to: Brenda Wicks  
 Miriam St. Route 253  
 Ramey, Pa 16671  
 (City, State, ZIP+4)  
 Street, Apt. No. or PO Box No.  
 PS Form 3800, August 2006  
 See Reverse for Instructions

# **Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

## **Important Reminders:**

- Certified Mail may **ONLY** be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- **NO INSURANCE COVERAGE IS PROVIDED** with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>1. Article Addressed to:</p> <p><i>Brenda Wickes</i>  <i>Minan Street</i>  <i>Route 203</i>  <i>Pomeroy, Pa. 16041</i></p>		<p>A. Signature <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p><i>X</i></p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p>	
<p>2. Article Number (Transfer from service label)</p> <p><i>7006 2150 0000 6068 7549</i></p>		<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt</p> <p>102595-02-M-1540</p>	

# Verbal Confirmation of Service of Complaint

Date: 3/

Spoke with: Marilyn

Defendant(s): \_\_\_\_\_ was served on \_\_\_\_\_

at: \_\_\_\_\_  
\_\_\_\_\_

Defendant(s): \_\_\_\_\_ was served on \_\_\_\_\_

at: \_\_\_\_\_  
\_\_\_\_\_

Defendant(s): \_\_\_\_\_ was served on \_\_\_\_\_

at: \_\_\_\_\_  
\_\_\_\_\_

Are there any additional fees due?

Yes

No

If so how much? \_\$ \_\_\_\_\_

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor

Defendant(s)

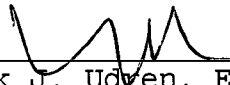
PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint on the above-captioned matter.

DATE: April 9, 2007

UDREN LAW OFFICES, P.C.

  
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

FILED

APR 10 2007

m/11:20/07

William A. Shaw

Prothonotary/Clerk of Courts

1 Clerk to Atty  
↓

REINSTATE COMPLAINT  
TO SUFF.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for \*  
OPTION ONE MORTGAGE LOAN TRUST, 2000-1 \*  
ASSET-BACKED CERTIFICATES, SERIES 2000-1, \*  
Plaintiff \*

vs. \*

NO. 06-1859-CD

MATTHEW H. WICKER \*  
BRENDA L. WICKER, Mortgagor \*  
Defendants \*

ORDER

NOW, this 26<sup>th</sup> day of February, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker**,  
Mortgagor by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to Miriam Street, Route 253, Ramey, PA 16671  
and PO Box 100, Ramey, PA 16671;
3. By certified mail, return receipt requested, to Miriam Street, Route  
253, Ramey, PA 16671 and PO Box 100, Ramey, PA 16671; and
4. By posting the mortgaged premises known in this herein action as  
Miriam Street, Route 253, Ramey, PA 16671.

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

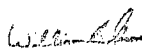
I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

FEB 26 2007

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

  
Prothonotary/  
Clerk of Courts

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Reinstated/Reassigned to Sheriff/Attorney  
for service  
Document  
APR 11 2006  
COPY  
Deputy Prothonotary

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

FILED  
NOV 09 2006  
William A. Shaw  
Prothonotary/Clerk of Courts

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
Defendant(s)

NO. 06-1859-CD

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.

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.

LAWYERS REFERRAL SERVICE  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

COPY

06/00582

1m B



UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST COPROPRATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
Defendant(s)


PRAECIPE TO FILE PROOF OF PUBLICATION

TO THE PROTHONOTARY:

Kindly file the attached Proof of Publication with regard to  
the captioned matter.

UDREN LAW OFFICES, P.C.

BY

  
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

DATE: May 9, 2007

FILED *no cc*  
*m/j udren*  
MAY 10 2007  
*Wm*

William A. Shaw  
Prothonotary/Clerk of Courts

## PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :


:

COUNTY OF CLEARFIELD :

On this 27<sup>th</sup> day of April AD 2007, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of April 27, 2007, Vol. 19 No. 17. And that all of the allegations of this statement as to the time, place, and character of the publication are true.

  
\_\_\_\_\_  
Gary A. Knaresboro, Esquire  
Editor

Sworn and subscribed to before me the day and year aforesaid.

  
\_\_\_\_\_  
Notary Public  
My Commission Expires

NOTARIAL SEAL  
SHARON J. PUSEY, Notary Public  
Houtzdale, Clearfield County, PA  
My Commission Expires, April 7, 2011

William J. Mansfield Inc  
The Woods Suite 1209  
998 Old Eagle School Rd  
Wayne PA 19087-1805

Clearfield County, Pennsylvania, docketed to 06-1859-CD, wherein Plaintiff seeks to foreclose on the mortgage secured on your property located, Miriam Street, Route 253, Ramey, PA 16671, whereupon your property would be sold by the Sheriff of Clearfield County.

**NOTICE**

**YOU HAVE BEEN SUED IN COURT.** If you wish to defend against the claims set forth in the notice above, 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.

**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 THE 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, David S. Meholick, Court Administrator, Clearfield County Courthouse, Clearfield, PA 16830. 814.765.2641 x5982**

**Mark J. Udren, Attorney for Plaintiff, Udren Law Offices, P.C., 111 Woodcrest Rd., Ste. 200, Cherry Hill, NJ 08003. 856.482.6900**

DESCRIPTION) TERMS OF SALE

The Price of sum at which the property shall be struck off must be paid at the time of sale or such other arrangements made as will be approved, otherwise the property will be immediately put up and sold again at the expense and risk of the person to whom it was struck off and who in case of deficiency of such resale shall make good for the same and in no instance will the deed be presented for confirmation unless the money is actually paid to the Sheriff.

TO all parties in interest and claimants: A schedule of distribution will be filed by the Sheriff in his office the first Monday following the date of the sale and distribution will be made in accordance with the schedule unless exceptions are filed within ten (10) days thereafter.

LEGAL DESCRIPTION

ALL THOSE TWO CERTAIN PIECE OR PARCELS OF LAND SITUATE IN COOPER TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

LOT NO. 1: BEGINNING AT AN IRON PIN LOCATED ON THE WEST SIDE OF AN ACCESS ROAD WHICH LEADS FROM STATE ROUTE NO. 53 TO LOT NO. 2 AND THROUGH LOT NO. 2 TO LOT NO. 1, SAID POINT IS ALSO ON LINE OF NOW OR FORMERLY STEVEN E. LITTLE, ET AL; THENCE ALONG LANDS OF SAME, NORTH SIXTY SIX DEGREES FORTY SIX MINUTES THIRTY SECONDS WEST TWO HUNDRED THIRTY THREE AND ONE HUNDREDTHS FEET (233.01) TO AN IRON RAIL; THENCE STILL ALONG LANDS OF SAME, NORTH EIGHTY FOUR DEGREES THREE MINUTES FIVE SECONDS WEST SEVEN HUNDRED NINETY FIVE AND SIXTEEN HUNDREDTHS FEET (795.16) TO AN IRON RAIL ON LINE NOW OR FORMERLY GEORGE R. & SUSAN J. KRANTBAUGER;

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION-LAW

NO. 06-1859-CD

NOTICE OF

ACTION IN MORTGAGE FORECLOSURE

WELLS FARGO BANK, N.A., AS  
TRUSTEE FOR OPTION ONE MORTGAGE  
LOAN TRUST 2000-1 ASSET-BACKED  
CERTIFICATES, SERIES 2000-1,  
PLAINTIFF vs. MATTHEW H. WICKER and  
BRENDA L. WICKER, MORTGAGOR,  
DEFENDANTS

TO: BRENDA L. WICKER,

MORTGAGOR, Defendant, whose last

known addresses are Miriam Street, Route

253, Ramey, PA 16671 and P.O. Box 100,

Ramey, PA 16671.

COMPLAINT IN MORTGAGE FORE-

CLOSURE

You are hereby notified that Plaintiff,

WELLS FARGO BANK, N.A., AS TRUSTEE

FOR OPTION ONE MORTGAGE LOAN

TRUST 2000-1 ASSET-BACKED

CERTIFICATES, SERIES 2000-1, has filed

a Mortgage Foreclosure Complaint

endorsed with a Notice to Defend, against

you in the Court of Common Pleas of

1; THENCE ALONG LOT NO. 1 NORTH  
THREE DEGREES THIRTY ONE MINUTES  
EAST TWO HUNDRED FORTY THREE  
AND NINE TENTHS FEET (243.9) TO AN  
IRON PIN ON LINE OF NOW OR  
FORMERLY MARTIN KRASKINSKI;  
THENCE ALONG LANDS OF SAME,  
SOUTH FIVE DEGREES TWENTY THREE  
MINUTES FIFTY FIVE SECONDS WEST  
TWO HUNDRED THIRTY FIVE FEET  
(235.0) TO AN IRON PIN; THENCE STILL  
ALONG LANDS OF SAME, SOUTH  
EIGHTY EIGHT DEGREES THIRTY  
THREE MINUTES FIVE SECONDS EAST  
ONE HUNDRED FIFTY SEVEN AND  
THIRTY FIVE HUNDREDTHS FEET  
(157.35) TO AN IRON PIN AND PLACE OF  
BEGINNING, KNOWN AS LOT NO. 2 ON  
MAP PREPARED BY P.R. MONDOCK FOR  
SHIROKEY SURVEYS AND DATED JULY  
22, 2003.  
SEIZED, taken in execution to be sold  
as the property of LYNN DON D. HUBLER  
AND JULIA I. HUBLER A/K/A JULIA L.  
HUBLER, at the suit of DEUTSCHE BANK  
NATIONAL TRUST COMPANY, AS  
TRUSTEE FOR THE CERTIFICATE  
HOLDERS OF CARRINGTON MORTGAGE  
LOAN TRUST 2006-0PT2, ASSET-  
BACKED CERTIFICATES, SERIES 2005-

IN THE COURT  
OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION-LAW  
NO. 06-1859-CD  
NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
WELLS FARGO BANK, N.A.,  
AS TRUSTEE FOR  
OPTION ONE MORTGAGE  
LOAN TRUST 2000-1  
ASSET-BACKED  
CERTIFICATES,  
SERIES 2000-1,  
PLAINTIFF  
vs.  
MATTHEW H. WICKER  
and BRENDA L. WICKER,  
MORTGAGOR,  
DEFENDANTS  
TO: BRENDA L. WICKER, MORT-  
GAGOR, Defendant, whose last  
known addresses are Miriam  
Street, Route 253, Ramey, PA  
16671 and P.O. Box 100, Ramey,  
PA 16671.

COMPLAINT IN  
MORTGAGE FORECLOSURE  
You are hereby notified that Plain-  
tiff, WELLS FARGO BANK, N.A.,  
AS TRUSTEE FOR OPTION ONE  
MORTGAGE LOAN TRUST  
2000-1 ASSET-BACKED CERTI-  
FICATES, SERIES 2000-1, has  
filed a Mortgage Foreclosure Com-  
plaint endorsed with a Notice to De-  
fend, against you in the Court of  
Common Pleas of Clearfield  
County, Pennsylvania, docketed to  
06-1859-CD, wherein Plaintiff  
seeks to foreclose on the mortgage  
secured on your property located,  
Miriam Street, Route 253, Ramey,  
PA 16671, whereupon your prop-  
erty would be sold by the Sheriff of  
Clearfield County.

NOTICE  
YOU HAVE BEEN SUED IN  
COURT. If you wish to defend  
against the claims set forth in the  
notice above, 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 de-  
fenses 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 no-  
tice 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.

YOU SHOULD TAKE THIS PA-  
PER 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 THE INFORMATION ABOUT  
HIRING A LAWYER. IF YOU CAN-  
NOT AFFORD TO HIRE A LAW-  
YER, THIS OFFICE MAY BE ABLE  
TO PROVIDE YOU WITH INFOR-  
MATION ABOUT AGENCIES THAT  
MAY OFFER LEGAL SERVICES  
TO ELIGIBLE PERSONS AT A RE-  
DUCED FEE OR NO FEE.

LAWYER REFERRAL SERVICE  
David S. Meholic,  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, Ext. 5982

Mark J. Udren,  
Attorney for Plaintiff  
Udren Law Offices, P.C.  
111 Woodcrest Rd., Suite 200  
Cherry Hill, NJ 08003  
856-482-6900

4:25-1d-b

## PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

SS:

COUNTY OF CLEARFIELD :

On this 4th day of May, A.D. 2007,  
before me, the subscriber, a Notary Public in and for said County and  
State, personally appeared Margaret E. Krebs, who being duly sworn  
according to law, deposes and says that she is the President of The  
Progressive Publishing Company, Inc., and Associate Publisher of The  
Progress, a daily newspaper published at Clearfield, in the County of  
Clearfield and State of Pennsylvania, and established April 5, 1913, and  
that the annexed is a true copy of a notice or advertisement published in  
said publication in

the regular issues of April 25, 2007

And that the affiant is not interested in the subject matter of the notice or  
advertising, and that all of the allegations of this statement as to the time,  
place, and character of publication are true.

Sworn and subscribed to before me the day and year aforesaid.

*Cheryl J. Robison*  
Notary Public Clearfield, Pa.

My Commission Expires  
October 31, 2007

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Pa. Cheryl J. Robison, Notary Public  
Clearfield Boro, Clearfield County  
- My Commission Expires Oct. 31, 2007  
Member, Pennsylvania Association Of Notaries

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA**

DOCKET # 102512  
NO: 06-1859-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: WELLS FARGO N.A. As Trustee  
vs.

DEFENDANT: MATTHEW H. WICKER and BRENDA L. WICKER

**SHERIFF RETURN**

---

NOW, March 09, 2007 AT 10:45 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE &  
ORDER AT MIRIAM ST., RT. 253, RAMEY, CLEARFIELD COUNTY, PENNSYLVANIA. (BRENDA WICKER)

SERVED BY: DAVIS / MORGILLO

**FILED**  
06/21/07  
JUN 25 2007

William A. Shaw  
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102512  
NO: 06-1859-CD  
SERVICES 1  
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: WELLS FARGO N.A. As Trustee  
vs.  
DEFENDANT: MATTHEW H. WICKER and BRENDA L. WICKER

SHERIFF RETURN

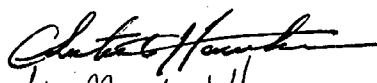
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	83941	10.00
SHERIFF HAWKINS	UDREN	83941	29.37

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2007

So Answers,

  
by Marilyn Hamer  
Chester A. Hawkins  
Sheriff

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

FILED  
JUN 29 2007  
11:31 AM  
20.00  
Any pd.

Notice  
William A. Shaw, Jr. to Def.  
Prothonotary/Clerk of Courts

Statement  
to Atty  
(6K)

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

NO. 06-1859-CD

Defendant(s)

**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) **Matthew H. Wicker and Brenda L. Wicker, Mortgagor** 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	\$24,317.64
Interest Per Complaint	1,686.74
From 10/28/06 to 6/26/07	
Late charges per Complaint	105.52
From 10/28/06 to 6/26/07	
Escrow payment per Complaint	<u>444.24</u>
From 10/28/06 to 6/26/07	
<b>TOTAL</b>	<b><u>\$26,554.14</u></b>

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.

Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: June 29, 2007

PRO PROTHY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for  
OPTION ONE MORTGAGE LOAN TRUST, 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1,  
Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER, Mortgagor

Defendants

\*  
\*  
\*  
\*  
\*  
\*  
\*

NO. 06-1859-CD

**ORDER**

NOW, this 26<sup>th</sup> day of February, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker**,  
Mortgagor by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to Miriam Street, Route 253, Ramey, PA 16671  
and PO Box 100, Ramey, PA 16671;
3. By certified mail, return receipt requested, to Miriam Street, Route  
253, Ramey, PA 16671 and PO Box 100, Ramey, PA 16671; and
4. By posting the mortgaged premises known in this herein action as  
Miriam Street, Route 253, Ramey, PA 16671.

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

FEB 26 2007

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

*William L. Brown*  
Prothonotary/  
Clerk of Courts

**UDREN LAW OFFICES, P.C.**

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856-669-5400

FAX: 856-669-5399

PENNSYLVANIA OFFICE

215-568-9500

215-568-1141 FAX

MARK J. UDREN\*

STUART WINNEG\*\*

GAYL SPIVAK ORLOFF\*\*\*

HEIDI R. SPIVAK\*\*\*

CHRISTOPHER J. FOX\*\*\*

MARISA JOY MYERS\*\*\*

LORRAINE DOYLE\*\*

ALAN M. MINATO\*\*\*

DWIGHT MICHAELSON\*\*\*

\*ADMITTED NJ, PA, FL

\*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

Prothonotary of Clearfield County

Clearfield County Courthouse

230 East Market Street

Clearfield, PA 16830

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan  
Trust 2000-1 Asset-Backed Certificates, Series 2000-1

vs.

Matthew H. Wicker

Brenda L. Wicker, Mortgagor

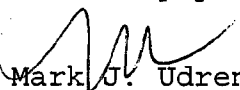
Clearfield County C.C.P. No. 06-1859-CD

Dear Sir or Madam:

In connection with the above captioned matter, enclosed please find  
Verification of Service by Certified Mail and Regular Mail Pursuant  
to Court Order. I have enclosed a copy of the first page to be  
time stamped and returned in the enclosed self-addressed stamped  
envelope.

Thank you for your assistance with this matter.

Sincerely yours,

  
Mark J. Udren, Esquire  
UDREN LAW OFFICES, P.C.

/np  
Enclosures

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren ESQUIRE  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Complaint in Mortgage Foreclosure to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

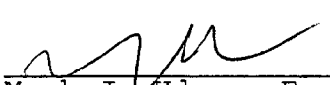
DATE MAILED: 3/6/07

Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
and  
P.O. Box 100  
Ramey, PA 16671

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties relating to unsworn falsification to authorities.

Dated: 3/6/07

UDREN LAW OFFICES, P.C.

  
Mark J. Udren, Esquire  
Attorney for Plaintiff

UDHEN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003

Brenda Wickes  
P.O. Box 100  
Romey, Pa 16071

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE  
**CERTIFIED MAIL™**



9552 9909 0000 0512 9002  
7556 8909 0000 0512 9002



<b>U.S. Postal Service™</b>	
<b>CERTIFIED MAIL™ RECEIPT</b>	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$ 1.35
Certified Fee	2.40
Return Receipt Fee (Endorsement Required)	1.85
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 5.60
Postmark Here	
To: Brenda Wickes Street Apt. No. or P.O. Box No. P.O. Box 100 City State ZIP+4 Romey, Pa 16071	
PS Form 3800, August 2006 See Reverse for Instructions	

joined with First-Class Mail® or Priority Mail®.  
any class of international mail.  
IS PROVIDED with Certified Mail. For  
Registered Mail, a receipt must be provided to prove  
receipt. Please be requested to provide proof of  
receipt, please complete and attach a Return  
Receipt Requested™ to receive a fee waiver for  
the postmark on your Certified Mail receipt is  
may be restricted to the addressee or  
give the clerk or mark the mailpiece with the  
receipt is desired, please present the anti-  
affix label with postage and mail.  
nd present it when making an inquiry.

ice  
Postal Service for two years

**COMPLETE THIS SECTION ON DELIVERY**

- 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:**

Brando vicles  
POBox 100  
Ranier, Pa 16671

### A. Signature

**X**

☐ Agent

☐ Addressee

**B. Received by (Printed Name)**

C. Date of Delivery

**D. Is delivery address different from item 1? ☐ Yes**  
**If YES, enter delivery address below: ☐ No**

**□ No.**

**□ No.**

### 3. Service Type

☒ Certified Mail

☐ Express Mail☐ Registered☒ Return Receipt☐ Insured Mail

**□ C.O.D.**

**4. Restricted Delivery? (Extra Fee)**

☐ Yes

## 2. Article Number

**(Transfer from service label)**

7006 2150 0000 6068 7556

PS Form 3811, February 2004

## Domestic Return Receipt

**102595-02-M-1540**

UDREN LAW OFFICES, P.A.  
 WOODCREST CORPORATE CENTE  
 111 WOODCREST ROAD  
 CHERRY HILL, NJ 08003

Brenda Wicks  
 Miriam St. Route 253  
 Ramey, Pa 16671



**CERTIFIED MAIL**

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.



7006 2150 0000 6068 7549  
 7006 2150 0000 6068 7549

<b>U.S. Postal Service™</b> <b>CERTIFIED MAIL™ RECEIPT</b> (Domestic Mail Only: No Insurance Coverage Provided) For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>		<b>-OFFICIAL USE</b>	
Postmark Here	Postage \$ 1.35	Certified Fee \$ 0.40	Return Receipt Fee (Endorsement Required) \$ 1.85
	Restricted Delivery Fee (Endorsement Required)		
	Total Postage & Fees \$ 3.60		
	PS Form 3800, August 2006 See Reverse for Instructions		

Brenda Wicks  
 Miriam St. Route 253  
 Ramey, Pa 16671



### Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

### Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>1. Article Addressed to:</p> <p><i>Brenda Wickes</i>  <i>Miriam Street</i>  <i>Porte 253</i>  <i>Panely, Pa 16041</i></p>		<p>A. Signature <input type="checkbox"/> Agent <input type="checkbox"/></p> <p><i>X</i> <input checked="" type="checkbox"/> Addressee</p>	
<p>2. Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>B. Received by (Printed Name) C. Date of Delivery</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If YES, enter delivery address below:</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>			
<p>2. Article Number (Transfer from service label)</p> <p>7006 2150 0000 6068 7549</p>			
<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt</p>	
		<p>102595-02-M-1540</p>	

**UDREN LAW OFFICES, P.C.**

**WOODCREST CORPORATE CENTER**

**111 WOODCREST ROAD**

**SUITE 200**

**CHERRY HILL, NEW JERSEY 08003-3620**

**856-669-5400**

**FAX: 856-669-5399**

**PENNSYLVANIA OFFICE**  
**215-568-9500**

**MARK J. UDREN\***  
**STUART WINNEG\*\***  
**GAYL SPIVAK ORLOFF\*\*\***  
**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**

May 9, 2007

Prothonotary of Clearfield County  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage  
Loan Trust 2000-1 Asset-Backed Certificates, Series 2000-1  
vs.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Clearfield County C.C.P. No. 06-1859-CD


Gentlemen:

In connection with the above file, enclosed please find Praeipce  
to File Proof of Publication.

I have enclosed an extra copy of the Praeipce to be time stamped  
and returned in the enclosed self-addressed stamped envelope.

Thank you for your assistance with this matter.

Sincerely yours,



Mark J. Udren, Esquire  
UDREN LAW OFFICES, P.C.

/np  
Enclosure

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST COPROPRATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD


v.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
Defendant(s)

PRAECIPE TO FILE PROOF OF PUBLICATION

TO THE PROTHONOTARY:

Kindly file the attached Proof of Publication with regard to  
the captioned matter.

UDREN LAW OFFICES, P.C.

BY   
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

DATE: May 9, 2007

OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION-LAW  
NO. 06-1859-CD  
NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
WELLS FARGO BANK, N.A.  
AS TRUSTEE FOR  
OPTION ONE MORTGAGE  
LOAN TRUST 2000-1  
ASSET-BACKED  
CERTIFICATES,  
SERIES 2000-1,  
PLAINTIFF  
vs.  
MATTHEW H. WICKER  
and BRENDA L. WICKER,  
MORTGAGOR,  
DEFENDANTS  
TO: BRENDA L. WICKER, MORT-  
GAGOR, Defendant, whose last  
known addresses are: Miriam  
Street, Route 253, Ramey, PA  
16671 and P.O. Box 100, Ramey,  
PA 16671

COMPLAINT IN  
MORTGAGE FORECLOSURE  
You are hereby notified that Plain-  
tiff, WELLS FARGO BANK, N.A.,  
AS TRUSTEE FOR OPTION ONE  
MORTGAGE LOAN TRUST  
2000-1 ASSET-BACKED CERTI-  
FICATES, SERIES 2000-1, has  
filed a Mortgage Foreclosure Com-  
plaint endorsed with a Notice to De-  
fend, against you in the Court of  
Common Pleas of Clearfield  
County, Pennsylvania, docketed to  
06-1859-CD, wherein Plaintiff  
seeks to foreclose on the mortgage  
secured on your property located,  
Miriam Street, Route 253, Ramey,  
PA 16671, whereupon your prop-  
erty would be sold by the Sheriff of  
Clearfield County.

NOTICE  
YOU HAVE BEEN SUED IN  
COURT. If you wish to defend  
against the claims set forth in the  
notice above, 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 de-  
fenses 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 no-  
tice 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.

YOU SHOULD TAKE THIS PA-  
PER 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 THE INFORMATION ABOUT  
HIRING A LAWYER. IF YOU CAN-  
NOT AFFORD TO HIRE A LAW-  
YER, THIS OFFICE MAY BE ABLE  
TO PROVIDE YOU WITH INFOR-  
MATION ABOUT AGENCIES THAT  
MAY OFFER LEGAL SERVICES  
TO ELIGIBLE PERSONS AT A RE-  
DUCED FEE OR NO FEE.

LAWYER REFERRAL SERVICE  
David S. Meholic,  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, Ext. 5982

Mark J. Udren,  
Attorney for Plaintiff  
Udren Law Offices, P.C.  
111 Woodcrest Rd., Suite 200  
Cherry Hill, NJ 08003  
856-482-6900

## PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :  
COUNTY OF CLEARFIELD : SS:

On this 4th day of May, A.D. 20 07,  
before me, the subscriber, a Notary Public in and for said County and  
State, personally appeared Margaret E. Krebs, who being duly sworn  
according to law, deposes and says that she is the President of The  
Progressive Publishing Company, Inc., and Associate Publisher of The  
Progress, a daily newspaper published at Clearfield, in the County of  
Clearfield and State of Pennsylvania, and established April 5, 1913, and  
that the annexed is a true copy of a notice or advertisement published in  
said publication in

the regular issues of April 25, 2007.  
And that the affiant is not interested in the subject matter of the notice or  
advertising, and that all of the allegations of this statement as to the time,  
place, and character of publication are true.

Sworn and subscribed to before me the day and year aforesaid.

*Cheryl J. Robison*  
Notary Public

My Commission Expires  
October 31, 2007

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal

Clearfield, Pa. Cheryl J. Robison, Notary Public  
Clearfield Boro, Clearfield County  
My Commission Expires Oct. 31, 2007

Member, Pennsylvania Association Of Notaries

Clearfield County, Pennsylvania, docketed to 06-1859-CD, wherein Plaintiff seeks to foreclose on the mortgage secured on your property located, Miriam Street, Route 253, Ramey, PA 16671, whereupon your property would be sold by the Sheriff of Clearfield County.

**NOTICE**

YOU HAVE BEEN SUED IN COURT. If you wish to defend against the claims set forth in the notice above, 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.

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 THE 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, David S. Meholick, Court Administrator, Clearfield County Courthouse, Clearfield, PA 16830. 814.765.2641 x5982

Mark J. Udren, Attorney for Plaintiff, Udren Law Offices, P.C., 111 Woodcrest Rd., Ste. 200, Cherry Hill, NJ 08003. 856.482.6900

esboro, Esquire

**PROOF OF PUBLICATION**

**STATE OF PENNSYLVANIA :**

:

**COUNTY OF CLEARFIELD :**

On this 27<sup>th</sup> day of April AD 2007, before me, the subscriber in and for said County and State, personally appeared G Knaresboro editor of the Clearfield County Legal Journal of the Clearfield County, and that the annexed is a true copy of the no advertisement published in said publication in the regular issue of April 27, 2007, Vol. 19 No. 1 IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA CIVIL ACTION-LAW to the time, place, and char

NO. 06-1859-CD  
NOTICE OF  
ACTION IN MORTGAGE FORECLOSURE

WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2000-1 ASSET-BACKED CERTIFICATES, SERIES 2000-1, PLAINTIFF vs. MATTHEW H. WICKER and BRENDA L. WICKER, MORTGAGOR, DEFENDANTS

TO: BRENDA L. WICKER, MORTGAGOR, Defendant, whose last known addresses are Miriam Street, Route 253, Ramey, PA 16671 and P.O. Box 100, Ramey, PA 16671.

Sworn and subscribed to be:

COMPLAINT IN MORTGAGE FORECLOSURE

You are hereby notified that Plaintiff, WELLS FARGO BANK, N.A., AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2000-1 ASSET-BACKED CERTIFICATES, SERIES 2000-1, has filed a Mortgage Foreclosure Complaint endorsed with a Notice to Defend, against you in the Court of Common Pleas of

aid.

*Sharon J. Pusey*  
Notary Public  
My Commission Expires

NOTARIAL SEAL  
SHARON J. PUSEY, Notary Public  
Houtzdale, Clearfield County, PA  
My Commission Expires, April 7, 2011

William J. Mansfield Inc  
The Woods Suite 1209  
998 Old Eagle School Rd  
Wayne PA 19087-1805

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

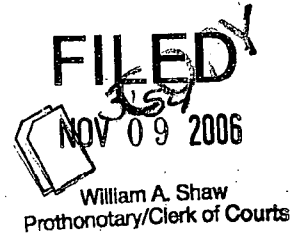
v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County



NO. 06-1859-CD

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.

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.

LAWYERS REFERRAL SERVICE  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

COPY

06/00582

JMB

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
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  
Option One Mortgage Loan Trust 2000-1  
Asset-Backed Certificates, Series 2000-1  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

NO. 06-1859-CD

TO: Matthew H. Wicker  
853 Mariam Street  
Ramey, PA 16671

DATE of Notice: May 18, 2007

**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  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

**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  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

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.

/s/  
Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

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  
Option One Mortgage Loan Trust 2000-1  
Asset-Backed Certificates, Series 2000-1  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

NO. 06-1859-CD

TO: Matthew H. Wicker  
Mariam Street Route 253  
Ramey, PA 16671

DATE of Notice: May 18, 2007

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LAWYER REFERRAL SERVICE  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

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SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

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.

/s/  
Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, New Jersey 08003-3620



UDREN LAW OFFICES, P.C.

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003

856-669-5400

[pleadings@udren.com](mailto:pleadings@udren.com)

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as Trustee for  
Option One Mortgage Loan Trust 2000-1  
Asset-Backed Certificates, Series 2000-1  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

NO. 06-1859-CD

TO: Brenda L. Wicker, Mortgagor  
PO Box 100  
Ramey, PA 16671

DATE of Notice: May 18, 2007

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LAWYER REFERRAL SERVICE  
David S. Meholick  
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SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE  
David S. Meholick  
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/s/  
Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

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  
Option One Mortgage Loan Trust 2000-1  
Asset-Backed Certificates, Series 2000-1  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

NO. 06-1859-CD

TO: Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

DATE of Notice: May 18, 2007

**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  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982  
**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  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

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.

/s/  
Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, New Jersey 08003-3620

UDREN LAW OFFICES, P.C.  
BY: MARK J. UDREN, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1859-CD

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF NEW JERSEY

:

SS

COUNTY OF CAMDEN

:


THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Servicemembers' Civil Relief Act (108 P.L. 189; 117 Stat. 2835; 2003 Enacted H.R. 100), and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Matthew H. Wicker  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

Defendant: Brenda L. Wicker, Mortgagor  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

Name: MARK J. UDREN, ESQ.  
Title: ATTORNEY FOR PLAINTIFF  
Company: UDREN LAW OFFICES, P.C.

Sworn to and subscribed  
before me this 26<sup>th</sup> day  
of July, 2007.

  
Notary Public

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

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
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ATTORNEY FOR PLAINTIFF

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Asset-Backed Certificates,  
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Plaintiff

v.

Matthew H. Wicker  
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Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
  
MORTGAGE FORECLOSURE

NO. 06-1859-CD

TO: Brenda L. Wicker, Mortgagor  
P.O. Box 100  
Ramey, PA 16671

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.

- ☒ Judgment by Default  
☐ Money Judgment  
☐ Judgment in Replevin  
☐ Judgment for Possession  
☐ Judgment on Award of Arbitration  
☐ Judgment on Verdict  
☐ Judgment on Court Findings

Prothonotary

*Willie L. Hargis* 6/29/07

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.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
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ATTORNEY FOR PLAINTIFF

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Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1859-CD

TO: Matthew H. Wicker  
P.O. Box 100  
Ramey, PA 16671

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*William L. H. [Signature]* 6/29/07  
BA

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.  
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ATTORNEY FOR PLAINTIFF

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Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 06-1859-CD

TO: Matthew H. Wicker  
Mariam Street Route 253  
Ramey, PA 16671

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*William L. Han* 6/29/07  
BOL

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.  
BY: Mark J. Udren, Esquire  
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ATTORNEY FOR PLAINTIFF

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Wells Fargo Bank; N.A. as  
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Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1859-CD

TO: Matthew H. Wicker  
853 Mariam Street  
Ramey, PA 16671

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*Will Udren* 6/29/07  
BU

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.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
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111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
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ATTORNEY FOR PLAINTIFF

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Wells Fargo Bank, N.A. as  
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Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
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Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
  
MORTGAGE FORECLOSURE

NO. 06-1859-CD

TO: Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

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\_\_\_ Judgment on Verdict

\_\_\_ Judgment on Court Findings

Prothonotary

*Willi L. L. L.* 6/29/07  
BS

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
STATEMENT OF JUDGMENT

COPY

Wells Fargo Bank, N.A.  
Option One Mortgage Loan Trust 2000-1  
Asset-Backed  
Plaintiff(s)

No.: 2006-01859-CD

Real Debt: \$26,554.14

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Matthew H. Wicker  
Brenda L. Wicker  
Defendant(s)

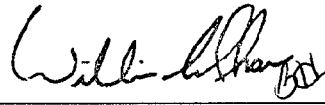
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: June 29, 2007

Expires: June 29, 2012

Certified from the record this 29th day of June, 2007.



William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

Received on \_\_\_\_\_, \_\_\_\_\_, of defendant full satisfaction of this Judgment,  
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

\_\_\_\_\_  
Plaintiff/Attorney

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
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ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
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Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1859-CD

**PRAECIPE FOR WRIT OF EXECUTION**

**TO THE PROTHONOTARY:**

Please issue Writ of Execution in the above matter:

Amount due \$26,554.14

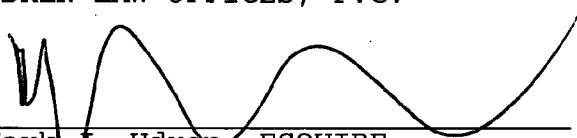
Interest From 6/27/07  
to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$6.97  
to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$ 139.00 Prothonotary costs

UDREN LAW OFFICES, P.C.

  
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

**FILED** *Att. pd. 20.00*  
*m7/14/07*  
JUN 29 2007 *ICC slow w/ property*  
*des. to SHFF*  
William A. Shaw  
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
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Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1859-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2000-1 Asset-Backed Certificates, Series 2000-1, 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: Mariam Street Route 253, Ramey, PA 16671

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

Name

Address

Matthew H. Wicker

Mariam Street Route 253  
Ramey, PA 16671

P.O. Box 100  
Ramey, PA 16671

853 Mariam Street  
Ramey, PA 16671

Brenda L. Wicker, Mortgagor

Mariam Street Route 253  
Ramey, PA 16671

P.O. Box 100  
Ramey, PA 16671

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

Name

Address

SAME AS #1 ABOVE

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

Name

Address

None

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

Name

Address

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

6501 Irvine Center Drive  
Irvine, CA 92618-2118

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

Real Estate Tax Dept.

1 North Second Street, Suite 116  
Clearfield, PA 16830

Domestic Relations Section

1 North Second Street, Suite 116  
Clearfield, PA 16830

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

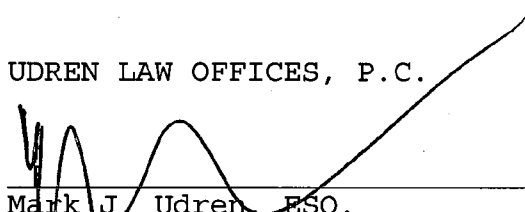
Tenants/Occupants

Mariam Street Route 253  
Ramey, PA 16671

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: June 26, 2007

UDREN LAW OFFICES, P.C.

  
Mark J. Udren, ESQ.  
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1859-CD

### C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

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

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

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
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ATTORNEY FOR PLAINTIFF

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Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 06-1859-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter,  
you are directed to levy upon and sell the following described

property: Mariam Street Route 253  
Ramey, PA 16671  
SEE LEGAL DESCRIPTION ATTACHED.

Amount due \$26,554.14

Interest From 6/27/07  
to Date of Sale \_\_\_\_\_  
Ongoing Per Diem of \$6.97  
to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$ 139.00 Prothonotary costs

By William L. Hays Prothonotary  
Clerk

Date 6/29/07

COURT OF COMMON PLEAS  
NO. 06-1859-CD

=====

Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust  
2000-1 Asset-Backed Certificates, Series 2000-1

vs.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor

=====

WRIT OF EXECUTION

=====

REAL DEBT                      \$ 26,554.14

INTEREST                      \$ \_\_\_\_\_

from 6/27/07

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$6.97

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

COSTS PAID:

PROTHY                      \$ 139.00

SHERIFF                      \$ \_\_\_\_\_

STATUTORY                      \$ \_\_\_\_\_

COSTS DUE PROTHY.              \$ \_\_\_\_\_

PREMISES TO BE SOLD:

Mariam Street Route 253  
Ramey, PA 16671

  
Mark J. Udren, ESQUIRE

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

pleadings@udren.com

stacy 11/1/07

**ALL** those certain pieces, parcels or tracts of land situate in Ramey Borough, County of Clearfield, and Commonwealth of Pennsylvania, more particularly bounded and described as follows:

**THE FIRST THEREOF:** BEGINNING at a point on township road leading to Houtzdale; thence North 37 degrees 30' West, seventy-nine (79) feet to a point; thence North 11 degrees 30' East, two hundred forty-seven (247) feet to a post; thence North 14 degrees 55' East, seventy-two (72) feet; thence by line of township road 14 degrees West, five hundred twenty-five (525) feet to the place of beginning. Containing One (1) acre more or less.

**THE SECOND THEREOF:** BEGINNING at a post on North side of (Front) Street leading to Houtzdale at the point of intersection with right-of-way of Pittsburgh & Susquehanna Railroad Co. (A. & P.C.); thence along said street North 25 degrees 36' East, two hundred thirty-eight (238) feet to a post; thence North 39 degrees 30' West, ninety-three (93) feet to a post on right-of-way aforesaid; and thence along said right-of-way aforesaid; thence along said right-of-way South 8 degrees 42' East, two hundred eighty-nine (289) feet to a post and place of beginning. Containing .23 acres, more or less.

**BEING** County Parcel Number 17-L15-38.

**Commonly Known As:** Mariam St Route 253, Ramey, Pennsylvania 16671.

**BEING KNOWN AS:** MARIAM STREET ROUTE 253  
RAMEY, PA 16671

**PROPERTY ID NO.:** 17-L15-000-38 **CONTROL NO.:** 017-011843

**TITLE TO SAID PREMISES IS VESTED IN MATTHEW H. WICKER BY DEED FROM BRENDA L. JONES, FORMERLY KNOWN AS BRENDA L. WICKER DATED 2/2/05 RECORDED 2/4/05 IN INSTRUMENT NO. 200501608.**



LA

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren ESQUIRE  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
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ATTORNEY FOR PLAINTIFF

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Asset-Backed Certificates,  
Series 2000-1

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

**FILED**  
m/j 10/30/07  
OCT 19 2007  
William A. Shaw  
Prothonotary/Clerk of Courts

MOTION FOR SPECIAL SERVICE PURSUANT  
TO SPECIAL ORDER OF COURT

Plaintiff, Wells Fargo Bank, N.A. as Trustee for Option One  
Mortgage Loan Trust 2000-1 Asset-Backed Certificates, Series 2000-  
1, by its counsel, Mark J. Udren, Esquire, moves this Honorable  
Court for an Order directing service of the Notice of Sheriff's  
Sale upon Defendant(s), Matthew H. Wicker by regular mail and  
certified mail and by posting the mortgaged premises and in support  
thereof avers the following:

1. Process was unable to be served at the then last known  
address of said Defendant(s) at 853 Mariam Street, Ramey, PA 16671.  
A copy of the Return of Service is attached hereto as Exhibit A.
2. Process was also unable to be served at Mariam Street  
Route 253, Ramey, PA 16671, which is the mortgaged premises. A copy  
of the Return of Service is attached hereto as Exhibit B.


3. Pursuant to Pa.R.C.P. 430, Plaintiff made a Good Faith Investigation, the report thereof being attached hereto as Exhibit C.

4. Pursuant to information obtained by the Good Faith Investigation, service was unable to be attempted upon the said Defendant(s) as follows because service could not be made at such an address: P.O. Box 100, Ramey, PA 16671

5. The last known address of Defendant(s) is as set forth in the attached Exhibits.

WHEREFORE, Plaintiff prays and respectfully requests that this Honorable Court enter an Order pursuant to Pa.R.C.P. 430 directing service of the Notice of Sheriff's Sale upon said Defendant(s), Matthew H. Wicker by regular mail and certified mail and by posting the mortgaged premises.

UDREN LAW OFFICES, P.C.

By:   
Mark J. Udren, Esquire  
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren ESQUIRE  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

MEMORANDUM OF LAW

Pennsylvania Rule of Civil Procedure 430(a) specifically provides:

(a) If service cannot be made under the applicable rule the plaintiff may move the court for a special order directing the method of service. The motion shall be accompanied by an affidavit stating the nature and extent of the investigation which has been made to determine the whereabouts of the defendant and the reasons why service cannot be made.


NOTE: A sheriff's return of "not found" or the fact that a defendant has moved without leaving a new forwarding address is insufficient evidence of concealment. Gonzales vs. Polis, 238 Pa. Super. 362, 357 A.2d 580 (1976). Notice of intended adoption mailed to last known address requires a "good faith effort" to discover the correct address. Adoption of Walker, 468 Pa. 165, 360 A2d 603 (1976).

An illustration of a good faith effort to locate the defendant includes (1) inquiries of postal authorities including inquiries pursuant to the Freedom of Information Act, 39 C.F.R. Part 265, (2) inquiries of relatives, neighbors, friends and employers of the defendant and (3) examinations of local telephone directories, voter registration records, local tax records, and motor vehicle records.

As set forth in the Returns of Service marked as Exhibits A and B, the Sheriff has been unable to serve the Notice of Sheriff's Sale. A good faith effort to discover the whereabouts of the Defendant(s) has been made as evidenced by the attached Affidavit of Good Faith Investigation marked Exhibit C.

WHEREFORE, Plaintiff prays and respectfully requests service of the Notice of Sheriff's Sale upon Defendant(s), Matthew H. Wicker by regular mail and certified mail at Defendant(s) last known address, 853 Mariam Street, Ramey, PA 16671, and by posting of the premises at Mariam Street Route 253, Ramey, PA 16671.

UDREN LAW OFFICES, P.C.

By:   
Mark J. Udren, Esquire  
Attorney for Plaintiff

Wells Fargo Bank, NA as trustee, et. al., Plaintiff(s)  
vs.  
Matthew H. Wicker, et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**

APS International Plaza  
7800 Glenroy Road  
Minneapolis, MN 55439-3122

APS File #: 084513-0002

## AFFIDAVIT OF DUE AND DILIGENT ATTEMPT

UDREN LAW OFFICES  
Ms. Angelina L. Cruz  
111 Woodcrest Rd, Suite 200  
Cherry Hill, NJ 08003-3620

Customer File: 06100582

Service of Process on:

—Matthew H. Wicker  
Court Case No. 06-1859-CD

State of: PA ) ss.

County of: BLAIR )

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says  
that at all times mentioned herein, s/he was of legal age and was not a party to this action;

Documents Served: the undersigned attempted to serve the documents described as:  
Notice of Sheriff's Sale of Real Property

Service of Process on: The undersigned attempted to serve the documents on  
Matthew H. Wicker  
and after due and diligent efforts, was unable to effect service.

Attempts: The following is a list of the attempts made to effect service:

Dates/Time/Address Attempted: 853 Mariam Street, Ramey, PA 16671 8/6/07 2:45 PM

Reason for Non-Service: VACANT

Dates/Time/Address Attempted: \_\_\_\_\_

Reason for Non-Service: \_\_\_\_\_

Dates/Time/Address Attempted: \_\_\_\_\_

Reason for Non-Service: \_\_\_\_\_

☐ Based upon the above stated facts, Affiant believes the defendant is avoiding service.

Signature of Server: Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis  
Signature of Server

Subscribed and sworn to before me this

7<sup>th</sup> day of August, 20 07  
Marilyn A. Campbell 10-28-07  
Notary Public (Commission Expires)

APS International, Ltd.

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal  
Marilyn A. Campbell, Notary Public  
City of Altoona, Blair County  
My Commission Expires Oct. 28, 2007  
Member, Pennsylvania Association of Notaries

EXHIBIT A

Wells Fargo Bank, NA as trustee, et. al., Plaintiff(s)  
vs.  
Matthew H. Wicker, et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**

APS International Plaza  
7800 Glenroy Road  
Minneapolis, MN 55439-3122

APS File #: 084513-0001

## AFFIDAVIT OF DUE AND DILIGENT ATTEMPT

UDREN LAW OFFICES  
Ms. Angelina L. Cruz  
111 Woodcrest Rd, Suite 200  
Cherry Hill, NJ 08003-3620

Customer File: 06100582

Service of Process on:

—Matthew H. Wicker  
Court Case No. 06-1859-CD

State of: PA ) ss.

County of: BLAIR )

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says  
that at all times mentioned herein, s/he was of legal age and was not a party to this action;

Documents Served: the undersigned attempted to serve the documents described as:  
Notice of Sheriff's Sale of Real Property

Service of Process on: The undersigned attempted to serve the documents on  
Matthew H. Wicker  
and after due and diligent efforts, was unable to effect service.

Attempts: The following is a list of the attempts made to effect service:

Dates/Time/Address Attempted: Mariam Street Route 253, Ramey, PA 16671 8/6/07 2:45 PM  
Reason for Non-Service: VACANT (NOTE: MARIAM ST. RT. 253 + 853 MARIAM ST. ARE THE SAME LOCATION)

Dates/Time/Address Attempted: \_\_\_\_\_  
Reason for Non-Service: \_\_\_\_\_

Dates/Time/Address Attempted: \_\_\_\_\_  
Reason for Non-Service: \_\_\_\_\_

☐ Based upon the above stated facts, Affiant believes the defendant is avoiding service.

Signature of Server: Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis  
Signature of Server

Subscribed and sworn to before me this

17<sup>th</sup> day of August, 20 07  
Marilyn A. Campbell 10-28-07  
Notary Public (Commission Expires)

APS International, Ltd.

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Marilyn A. Campbell, Notary Public  
City of Altoona, Blair County  
My Commission Expires Oct. 28, 2007  
Member, Pennsylvania Association of Notaries

EXHIBIT B

## PLAYERS NATIONAL LOCATOR

### AFFIDAVIT OF GOOD FAITH INVESTIGATION

---

Loan Number: **06100582**

Attorney Firm: **MARK J UDREN & ASSOCIATES**

Case Number:

Subject: **Matthew H Wicker**

A.K.A.: **Matthew Wicker**

New Address: **Po Box 100  
Ramey, PA 16671**

Property Address: **Mariam Street Route 253  
Ramey, PA 16671**

Last Known Address: **853 Mariam Street  
Ramey, PA 16671**

Last Known Number: ( ) -

Melissa Kozma, being duly sworn according to law, deposes and says:

1. I am employed in the capacity of Location Specialist for Players National Locator.
2. On 08/27/2007, I conducted an investigation into the whereabouts of the above named defendant(s). The results of my investigation are as follows:

#### CREDIT INFORMATION -

- A. SOCIAL SECURITY NUMBER(S): **184-54-6492**
- B. EMPLOYMENT SEARCH:  
**We were unable to verify current employment for Matthew H Wicker.**
- C. INQUIRY OF CREDITORS:  
**Creditors indicated the last reported address for Matthew H Wicker is Po Box 100, Ramey, PA 16671 with no valid home number.**

#### INQUIRY OF TELEPHONE COMPANY -

- A. DIRECTORY ASSISTANCE SEARCH:  
**Directory assistance does not have a listing for Matthew H Wicker.**

#### INQUIRY OF NEIGHBORS -

**We were unable to contact any neighbors to confirm any information.**

#### INQUIRY OF POST OFFICE -

- A. NATIONAL ADDRESS UPDATE:  
**As of August 21, 2007 the National Change of Address (NCOA) has no change for Matthew H Wicker from Po Box 100, Ramey, PA 16671.**

#### MOTOR VEHICLE REGISTRATION -

- A. MOTOR VEHICLE & DMV OFFICE:  
**We were unable to verify current drivers license information for Matthew H Wicker.**

#### OTHER INQUIRIES -

- A. DEATH RECORDS:  
**As of August 21, 2007 the Social Security Administration has no death record on file for Matthew**

**EXHIBIT C**

H Wicker and/or A.K.A's under the social security number provided.

B. PUBLIC LICENSES ( PILOT, REAL ESTATE, ETC. ):  
None Found.

C. COUNTY VOTER REGISTRATION:  
We were unable to confirm a listing with the County Voters Registration Office.

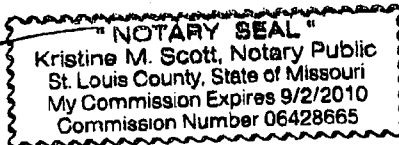
ADDITIONAL INFORMATION ON SUBJECT -

A. DATE OF BIRTH:  
August 1975

  
AFFIANT, Melissa Kozma

Subscribed and sworn to before me on 08/27/2007

  
NOTARY PUBLIC



Players National Locator 174 Clarkson Road, Ste 225 Ellisville, MO 63011  
(636)230-9922 (636)230-0558



VERIFICATION

Mark J. Udren, Esquire, hereby states that he is the Attorney for the Plaintiff in this action, that he is authorized to take this Verification, and that the statements made in the foregoing MOTION FOR SPECIAL SERVICE PURSUANT TO SPECIAL ORDER OF COURT are true and correct to the best of his knowledge, information and belief.

The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Sec 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

Date: October 18, 2007



---

Mark J. Udren, Esquire  
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren ESQUIRE  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

CERTIFICATE OF SERVICE

I, Mark J. Udren, Esquire, hereby certify that I have served true and correct copies of the attached Motion For Special Service upon the following person(s) named herein at their last known address or their attorney of record by:

      x       Regular First Class Mail  
                     Certified Mail  
                     Other

Date of Service: October 18, 2007

TO: Matthew H. Wicker  
Mariam Street Route 253, Ramey, PA 16671  
and  
853 Mariam Street, Ramey, PA 16671  
and  
P.O. Box 100, Ramey, PA 16671

UDREN LAW OFFICES, P.C.



Mark J. Udren, Esquire  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for OPTION  
ONE MORTGAGE LOAN TRUST 2000-1 ASSET BACKED  
CERTIFICATES, SERIES 2000-1

Plaintiff

vs.

MATTHEW H. WICKER

BRENDA L. WICKER

Defendants

FILED

OCT 22 2007

3 CENTS TO ATTORNEY  
William A. Shaw  
Prothonotary/Clerk of Courts

NO. 06-1859-CD

ORDER

NOW, this 19<sup>th</sup> day of October, 2007, the Plaintiff is granted leave to serve the  
Notice of Sheriff's Sale upon the Defendant **MATTHEW H. WICKER** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to PO Box 100, Ramey, PA 16671 and last known  
address of 853 Mariam Street, Ramey, PA 16671;
3. By certified mail, return receipt requested to PO Box 100, Ramey, PA  
16671 and last known address of 853 Mariam Street, Ramey, PA  
16671; and
4. By posting the mortgaged premises known in this herein action as  
Mariam Street Route 253, Ramey, PA 16671

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,

FREDRIC J. AMMERMAN

President Judge

**FILED**  
**OCT 22 2007**  
William A. Shaw  
Prothonotary/Clerk of Courts

DATE: 10-22-07  
☒ You are responsible for serving all appropriate parties.  
\_\_\_\_ The Prothonotary's office has provided service to the following parties:  
\_\_\_\_ Plaintiff(s) \_\_\_\_ Plaintiff(s) Attorney \_\_\_\_ Other  
\_\_\_\_ Defendant(s) \_\_\_\_ Defendant(s) Attorney  
\_\_\_\_ Special Instructions:

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

WELLS FARGO BANK, N.A. as Trustee  
for Option One Mortgage Loan Trust  
2000-1 Asset-Backed Certificates,  
Series 2000-1

Plaintiff,

v.

MATTHEW H. WICKER and  
BRENDA L. WICKER, Mortgagor,  
Defendants.

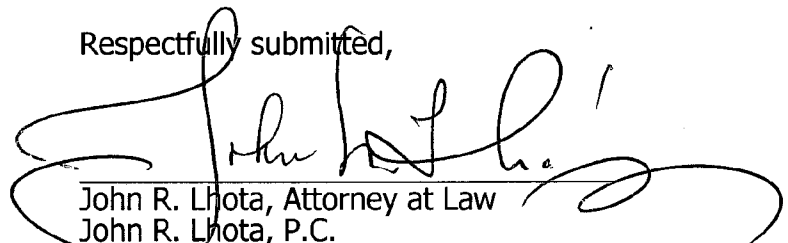
No. 06-1859-CD

**ENTRY OF APPEARANCE**

TO: William A. Shaw, Prothonotary:

Please enter my appearance on behalf of Wells Fargo Bank, N.A. as Trustee,  
plaintiff in the above-captioned matter.

Respectfully submitted,



John R. Lhota, Attorney at Law  
John R. Lhota, P.C.  
110 North Second Street  
Clearfield, PA 16830  
(814) 765-9611  
Pa. I. D. No. 22492

Dated: January 3, 2008

**FILED**

01/24/08  
JAN 03 2008

2cc  
Atty Lhota

(6K)

William A. Shaw  
Prothonotary/Clerk of Courts

**FILED**

**JAN 03 2008**

William A. Shaw  
Prothonotary/Clerk of Courts

Lap over margin

**JOHN R. LHOTA, P.C.**

ATTORNEY AT LAW

110 NORTH SECOND STREET

CLEARFIELD, PENNSYLVANIA 16830

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1859-CD

**PRAECIPE TO ISSUE WRIT OF EXECUTION**

**TO THE PROTHONOTARY:**

Issue Writ of Execution in the above matter:

Amount due

\$26,554.14

Interest From 6/27/2007  
to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$6.97  
to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$ \_\_\_\_\_  
**Prothonotary costs** 159.00

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

**FILED**

m12:45/67  
FEB 07 2008

Att'y pd. 20.00  
icc & 6 writs  
w/prop. desc.  
to Sheriff

William A. Shaw  
Prothonotary/Clerk of Courts

(62)

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 06-1859-CD

#### C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

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

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

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema  
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
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 Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 06-1859-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust 2000-1 Asset-Backed Certificates, Series 2000-1, 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: Mariam Street Route 253, Ramey, PA 16671.

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

Matthew H. Wicker Mariam Street Route 253  
Ramey, PA 16671

853 Mariam Street  
Ramey, PA 16671

P.O. Box 100  
Ramey, PA 16671

Brenda L. Wicker, Mortgagor Mariam Street Route 253  
Ramey, PA 16671

P.O. Box 100  
Ramey, PA 16671

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

SAME AS #1 ABOVE

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

Name

Address

NONE

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

Name

Address

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

6501 Irvine Center Drive  
Irvine, CA 92618-2118

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

Real Estate Tax Department

1 North Second Street, Suite 116  
Clearfield, PA 16830

Domestic Relations Section

1 North Second Street, Suite 116  
Clearfield, PA 16830

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

Mariam Street Route 253  
Ramey, PA 16671

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. sec. 4904 relating to unsworn falsification to authorities.

DATED: January 25, 2008

UDREN LAW OFFICES, P.C.

BY:

*Chandra Arkema*

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

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

COPY

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1859-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above  
matter, you are directed to levy upon and sell the following  
described property:

Mariam Street Route 253  
Ramey, PA 16671  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$26,554.14

Interest From 6/27/2007

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$6.97

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

(Costs to be added)

\$ \_\_\_\_\_  
Prothonotary costs 159.00

By

*Willi [Signature]*  
Clerk

Clerk

Date 2/7/08

COURT OF COMMON PLEAS

NO. 06-1859-CD

=====

Wells Fargo Bank, N.A. as Trustee for Option One  
Mortgage Loan Trust 2000-1 Asset-Backed Certificates,  
Series 2000-1

vs.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 26,554.14

INTEREST \$ \_\_\_\_\_

from 6/27/2007

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$6.97

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

COSTS PAID:

PROTHY \$ 154.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

Mariam Street Route 253

Ramey, PA 16671



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

**ALL** those certain pieces, parcels or tracts of land situate in Ramey Borough, County of Clearfield, and Commonwealth of Pennsylvania, more particularly bounded and described as follows:

**THE FIRST THEREOF:** BEGINNING at a point on township road leading to Houtzdale; thence North 37 degrees 30' West, seventy-nine (79) feet to a point; thence North 11 degrees 30' East, two hundred forty-seven (247) feet to a post; thence North 14 degrees 55' East, seventy-two (72) feet; thence by line of township road 14 degrees West, five hundred twenty-five (525) feet to the place of beginning. Containing One (1) acre more or less.

**THE SECOND THEREOF:** BEGINNING at a post on North side of (Front) Street leading to Houtzdale at the point of intersection with right-of-way of Pittsburgh & Susquehanna Railroad Co. (A. & P.C.); thence along said street North 25 degrees 36' East, two hundred thirty-eight (238) feet to a post; thence North 39 degrees 30' West, ninety-three (93) feet to a post on right-of-way aforesaid; and thence along said right-of-way aforesaid; thence along said right-of-way South 8 degrees 42' East, two hundred eighty-nine (289) feet to a post and place of beginning. Containing .23 acres, more or less.

BEING County Parcel Number 17-L15-38.

Commonly Known As: Mariam St Route 253, Ramey, Pennsylvania 16671.

BEING KNOWN AS: MARIAM STREET ROUTE 253  
RAMEY, PA 16671

PROPERTY ID NO.: 17-L15-000-38 CONTROL NO.: 017-011843

TITLE TO SAID PREMISES IS VESTED IN MATTHEW H. WICKER BY DEED FROM BRENDA L. JONES, FORMERLY KNOWN AS BRENDA L. WICKER, DATED 2/2/2005 RECORDED 2/4/2005 INSTRUMENT NO.: 200501608.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20613

NO: 06-1859-CD

PLAINTIFF: WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST  
2000-1ASSET-BACKED CERTIFICATES, SERIES 2000-1

VS.

DEFENDANT: MATTHEW H. WICKER AND BRENDA L. WICKER, MORTGAGOR

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 6/29/2007

LEVY TAKEN 7/26/2007 @ 11:28 AM

POSTED 7/26/2007 @ 11:25 AM

SALE HELD 1/4/2008

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 4/4/2008

DATE DEED FILED

PROPERTY ADDRESS 853 MARIAM STREET P. O. BOX 100 OR 60 RAMEY , PA

FILED

07/26/2007  
APR 04 2008

William A. Shaw  
Prothonotary/Clerk of Courts

SERVICES

SEE ATTACHED SHEET(S) OF SERVICES

SHERIFF HAWKINS \$322.94

SURCHARGE \$40.00 PAID BY

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2007

\_\_\_\_\_

So Answers,

*Chester A. Hawkins*  
*Deq Cynthia Butler*

Chester A. Hawkins  
Sheriff

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2000-1ASSET-BACKED  
vs CERTIFICATES, SERIES 2000-1  
MATTHEW H. WICKER AND BRENDA L. WICKER, MORTGAGOR

---

1 8/29/2007 @ 9:50 AM SERVED MATTHEW H. WICKER

POSTED PROPERTY AT 853 MARIAM STREET, P. O. BOX 100, RAMEY, CLEARFIELD COUNTY, PENNSYLVANIA PER COURT ORDER

---

2 8/28/2007 @ SERVED BRENDA L. WICKER

SERVED BRENDA L. WICKER, DEFENDANT, BY REG. & CERT. MAIL PER COURT ORDER TO 853 MARIAM STREET, ROUTE 253, RAMEY, CLEARFIELD COUNTY, PENNSYLVANIA, CERT #70060810000145073459. CERT MAIL RETURNED A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

---

3 12/7/2007 @ SERVED MATTHEW H. WICKER

SERVED MATTHEW H. WICKER, DEFENDANT, BY REG & CERT MAIL TO 853 MARIAM STREET, RAMEY, PA. CERT #70060810000145074425. BOTH REG & CERT MAIL RETURNED UNCLAIMED TO THE SHERIFF'S OFFICE ON 12/7/07.

---

4 8/28/2007 @ SERVED BRENDA L. WICKER

SERVED BRENDA L. WICKER, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO P. O. BOX 100, RAMEY, PA 16671, CERT #70060810000145073466. RETURNED TO SHERIFF'S OFFICE UNCLAIMED 8/29/07.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AN COPY OF THE LEVY.

---

5 @ SERVED

NOW OCTOBER 1, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR OCTOBER 5, 2007 TO DECEMBER 7, 2007.

---

6 11/15/200 @ SERVED MATTHEW H. WICKER

SERVED MATTHEW H. WICKER, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO P. O. BOX 100, RAMEY, PA CERT #70060810000145074432. CERT MAIL RETURNED 12/7/07.

---

7 @ SERVED

NOW, NOVEMBER 28, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR DECEMBER 7, 2007 TO JANUARY 4, 2008.

WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2000-1ASSET-BACKED  
CERTIFICATES, SERIES 2000-1  
vs  
MATTHEW H. WICKER AND BRENDA L. WICKER, MORTGAGOR

---

8 1/3/2008 @ 2:51 PM SERVED MATTHEW H. WICKER

POSTED THE PROPERTY AT 853 MARIAM STREET, RAMEY, CLEARFIELD COUNTY, PENNSYLVANIA PER COURT ORDER.

---

9 @ SERVED

NOW, MARCH 27, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JANUARY 4, 2008, DUE TO THE NOTICE OF SALE NOT BEING COMPLETED.



UDREN LAW OFFICES, P.C.  
BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 06-1859-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter,  
you are directed to levy upon and sell the following described

property: Mariam Street Route 253  
Ramey, PA 16671  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$26,554.14

Interest From 6/27/07

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$6.97

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

(Costs to be added)

\$ 139.00 Prothonotary costs

By

William L. Hargan  
Prothonotary  
Clerk

Date

6/29/07

Received this writ this 29th day  
of June A.D. 2007  
At 3:00 A.M./P.M.

Charles A. Harkins  
By Cynthia Butler-Cayher

COURT OF COMMON PLEAS

NO. 06-1859-CD

Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan Trust  
2000-1 Asset-Backed Certificates, Series 2000-1

vs.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor

WRIT OF EXECUTION

REAL DEBT \$ 26,554.14

INTEREST \$ \_\_\_\_\_

from 6/27/07

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$6.97

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

COSTS PAID:

PROTHY \$ 139.00

SHERIFF \$ \_\_\_\_\_

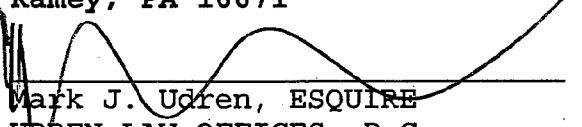
STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

Mariam Street Route 253

Ramey, PA 16671

  
Mark J. Udren, ESQUIRE

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

pleadings@udren.com

ved \_\_\_\_\_

C.A.

9/11/07

**ALL** those certain pieces, parcels or tracts of land situate in Ramey Borough, County of Clearfield, and Commonwealth of Pennsylvania, more particularly bounded and described as follows:

**THE FIRST THEREOF:** BEGINNING at a point on township road leading to Houtzdale; thence North 37 degrees 30' West, seventy-nine (79) feet to a point; thence North 11 degrees 30' East, two hundred forty-seven (247) feet to a post; thence North 14 degrees 55' East, seventy-two (72) feet; thence by line of township road 14 degrees West, five hundred twenty-five (525) feet to the place of beginning. Containing One (1) acre more or less.

**THE SECOND THEREOF:** BEGINNING at a post on North side of (Front) Street leading to Houtzdale at the point of intersection with right-of-way of Pittsburgh & Susquehanna Railroad Co. (A. & P.C.); thence along said street North 25 degrees 36' East, two hundred thirty-eight (238) feet to a post; thence North 39 degrees 30' West, ninety-three (93) feet to a post on right-of-way aforesaid; and thence along said right-of-way aforesaid; thence along said right-of-way South 8 degrees 42' East, two hundred eighty-nine (289) feet to a post and place of beginning. Containing .23 acres, more or less.

**BEING** County Parcel Number 17-L15-38.

**Commonly Known As:** Mariam St Route 253, Ramey, Pennsylvania 16671.

**BEING KNOWN AS:** MARIAM STREET ROUTE 253  
RAMEY, PA 16671

**PROPERTY ID NO.:** 17-L15-000-38 **CONTROL NO.:** 017-011843

**TITLE TO SAID PREMISES IS VESTED IN MATTHEW H. WICKER BY DEED FROM BRENDA L. JONES, FORMERLY KNOWN AS BRENDA L. WICKER DATED 2/2/05 RECORDED 2/4/05 IN INSTRUMENT NO. 200501608.**

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME MATTHEW H. WICKER

NO. 06-1859-CD

NOW, April 04, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on January 04, 2008, I exposed the within described real estate of Matthew H. Wicker And Brenda L. Wicker, Mortgagor to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	20.37
LEVY	15.00
MILEAGE	20.37
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	32.20
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	30.00
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	20.00
CONTINUED SALES	40.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$322.94</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	26,554.14
INTEREST @ 6.9700	1,331.27
FROM 06/27/2007 TO 01/04/2008	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$27,925.41</b>

**COSTS:**

ADVERTISING	425.86
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	322.94
LEGAL JOURNAL COSTS	180.00
PROTHONOTARY	139.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,067.80</b>

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for  
OPTION ONE MORTGAGE LOAN TRUST, 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1,  
Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER, Mortgagor  
Defendants

NO. 06-1859-CD

ORDER

NOW, this 26<sup>th</sup> day of February, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker**,  
Mortgagor by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to Miriam Street, Route 253, Ramey, PA 16671  
and PO Box 100, Ramey, PA 16671;
3. By certified mail, return receipt requested, to Miriam Street, Route  
253, Ramey, PA 16671 and PO Box 100, Ramey, PA 16671; and
4. By posting the mortgaged premises known in this herein action as  
Miriam Street, Route 253, Ramey, PA 16671.

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

FEB 26 2007

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

*William L. Brown*  
Prothonotary/  
Clerk of Courts



CHESTER A. HAWKINS  
SHERIFF

COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



7006 0810 0001 4507 3459



Hasler

016H6505405  
\$06.280  
08/28/2007  
Mailed From 16830  
US POSTAGE

BRENDA L. WICKER  
853 MIRIAM STREET, ROUTE 253  
RAMEY, PA 16671

☐ A ☐ INSUFFICIENT ADDRESS  
☐ C ☐ ATTEMPTED NOT KNOWN  
☐ S ☐ NO SUCH NUMBER/STREET  
☒ NOT DELIVERABLE AS ADDRESSED  
UNABLE TO FORWARD

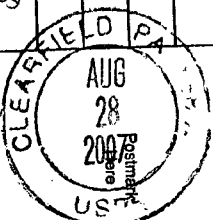
RTS  
RETURN TO SENDER

U.S. Postal Service<sup>™</sup>  
CERTIFIED MAIL<sup>™</sup> RECEIPT  
(Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	Certified Fee	Return Receipt Fee (Endorsement Required)	Restricted Delivery Fee (Endorsement Required)
\$			
Total Postage & Fees \$ 6.28			



Sent To  
Street, Apt. No.,  
or PO Box No.  
City, State, ZIP+4  
BRENDA L. WICKER  
853 MIRIAM STREET, ROUTE 253  
RAMEY, PA 16671

PS Form 3800, June 2002 See Reverse for Instructions



**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:

BRENDA L. WICKER  
853 MIRIAM STREET, ROUTE 253  
RAIMEY, PA 15671

2. Article Number  
(Transfer from service label)  
PS Form 3811, February 2004

7006 0810 0001 4507 3459  
Domestic Return Receipt

102595-02-M-1540

**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

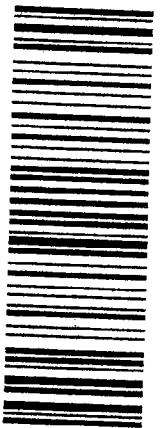
3. Service Type

- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

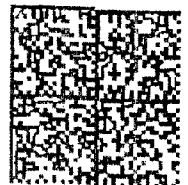
4. Restricted Delivery? (Extra Fee) ☐ Yes



CHESTER A. HAWKINS  
SHERIFF  
COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



7006 0810 0001 4507 3466



Hasler

016H16505405  
\$06.280  
08/28/2007  
Mailed From 16830  
US POSTAGE

BRENDAL L. WICKER  
P. O. BOX 100  
RAMEY, PA 16671

☐ A ☐ INSUFFICIENT ADDRESS  
☐ C ☐ ATTEMPTED NOT KNOWN  
☐ S ☐ NO SUCH NUMBER/STREET  
☒ NOT DELIVERABLE AS ADDRESSED  
UNABLE TO FORWARD

RTS  
RETURN TO SENDER

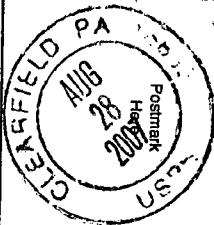
16671+0100-00 B001

U.S. Postal Service  
CERTIFIED MAIL<sup>TM</sup> RECEIPT  
(Domestic Mail Only. No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage \$  
Certified Fee  
Return Receipt Fee  
(Postage and Insurance Required)  
Restricted Delivery Fee  
(Postage and Insurance Required)  
Total Postage & Fees \$6.28



Sent to

Street, Apt. No.,  
or PO Box No.  
City, State, ZIP+4

BRENDAL L. WICKER  
P. O. BOX 100  
RAMEY, PA 16671

PS Form 3800, June 2002

See Reverse for Instructions



**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:

BRENDA L. WICKER  
P. O. BOX 100  
RAMEY, PA 16671

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**

☐ Agent  
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number  
(Transfer from service label)

7006 08J0 0001 4507 3456

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

**UDREN LAW OFFICES, P.C.**

WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NEW JERSEY 08003-3620  
856. 669. 5400

FAX: 856. 669. 5399

PENNSYLVANIA OFFICE  
313-368-0300

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

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

PLEASE RESPOND TO NEW JERSEY OFFICE

October 1, 2007

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan  
Trust 2000-1 Asset-Backed Certificates, Series 2000-1  
vs.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Clearfield County C.C.P. No. 06-1859-CD  
Premises: Mariam Street Route 253, Ramey, PA 16671  
SS Date: October 5, 2007

Dear Cindy:

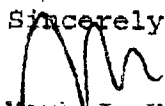
Please Postpone the Sheriff's Sale scheduled for October 5, 2007  
to December 7, 2007.

Sale is Postponed for the following reason:

To allow time for service of the Notice of Sale to be completed.

Thank you for your attention to this matter.

Sincerely yours,

  
Mark J. Udren  
UDREN LAW OFFICES, P.C.

/ads

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for OPTION  
ONE MORTGAGE LOAN TRUST 2000-1 ASSET BACKED  
CERTIFICATES, SERIES 2000-1

Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER

Defendants

NO. 06-1859-CD

**ORDER**

NOW, this 19<sup>th</sup> day of October, 2007, the Plaintiff is granted leave to serve the  
Notice of Sheriff's Sale upon the Defendant **MATTHEW H. WICKER** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to PO Box 100, Ramey, PA 16671 and last known  
address of 853 Mariam Street, Ramey, PA 16671;
3. By certified mail, return receipt requested to PO Box 100, Ramey, PA  
16671 and last known address of 853 Mariam Street, Ramey, PA  
16671; and
4. By posting the mortgaged premises known in this herein action as  
Mariam Street Route 253, Ramey, PA 16671

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

OCT 22 2007

BY THE COURT,  
/S/ Fredric J Ammerman

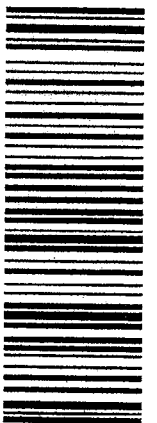
FREDRIC J. AMMERMAN  
President Judge

Attest.

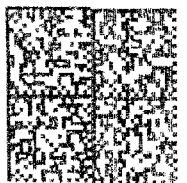
*William H. Ramey*  
Prothonotary/  
Clerk of Courts



CHESTER A. HAWKINS  
SHERIFF  
COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



7006 0810 0001 4507 4432

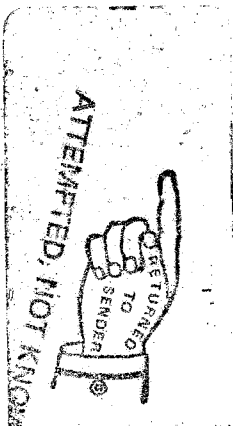


Hasler

016416305405  
\$05.380  
11/15/2007  
Mailed From 16830  
US POSTAGE

RETURN RECEIPT  
REQUESTED

MATTHEW H. WICKER  
P.O. BOX 100  
RAMEY, PA 16671



11-16  
11-30 - return

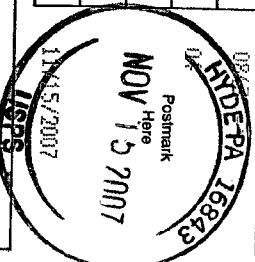
7006 0810 0001 4507 4432

U.S. Postal Service<sup>™</sup>  
CERTIFIED MAIL<sup>™</sup> RECEIPT  
(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$ 58.58
Certified Fee	\$2.65
Return Receipt Fee (Endorsement Required)	\$2.15
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 63.38



Sent To  
Street, Apt. No.: MATTHEW H. WICKER  
or PO Box No. P.O. BOX 100  
City, State, ZIP+4 RAMEY, PA 16671

PS Form 3800, June 2002 See Reverse for Instructions

PLACE STICKER TOP OF ENVELOPE TO THE RIGHT  
OF THE DOTTED LINE

**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:**

MATTHEW H. WICKER  
P. O. BOX 100  
RAMEY, PA 16671

**COMPLETE THIS SECTION ON DELIVERY**

**A. Signature**

☒ X

☐ Agent  
☐ Addressee

**B. Received by (Printed Name)**

**C. Date of Delivery**

**D. Is delivery address different from item 1?**  
If YES, enter delivery address below: ☐ Yes ☐ 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)

7006 0810 0002 4507 4432

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540



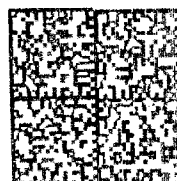


CHESTER A. HAWKINS  
SHERIFF  
COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830

CERTIFIED MAIL™



7006 0810 0001 4507 4425

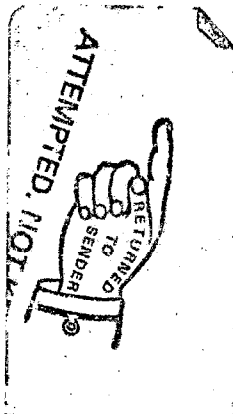


Hasler

016H10505405  
\$05.38  
11/15/2007  
Mailed From: 16830  
US POSTAGE

RETURN RECEIPT  
REQUESTED

MATTHEW H. WICKER  
853 MARIAM STREET  
RAMEY, PA16671



11-16  
11-30 return

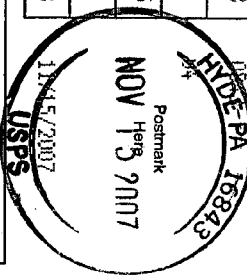
7006 0810 0001 4507 4425

U.S. Postal Service™  
CERTIFIED MAIL™ RECEIPT  
(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$ 5.38
Certified Fee	\$2.65
Return Receipt Fee (Endorsement Required)	\$2.15
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 5.38



Sent To  
Street, Apt. No.: MATTHEW H. WICKER  
or PO Box No. 853 MARIAM STREET  
City, State, ZIP+4 RAMEY, PA16671

PS Form 3800, June 2002 See Reverse for Instructions

PLACE STICKER ON ENVELOPE TO THE RIGHT  
OF THE FOLD AT DOTTED LINE

**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:

MATTHEW H. WICKER  
853 MARIAM STREET  
RAMEY, PA 16671

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

**X**

☐ Agent  
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

3. Service Type

☐ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☐ Yes

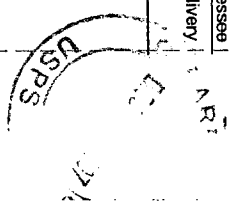
2. Article Number  
(Transfer from service label)

7006 0610 0001 4507 4425

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540



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

856.669.5400

FAX: 856.669.5399

PENNSYLVANIA OFFICE  
215-568-9500

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
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

November 27, 2007

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan  
Trust 2000-1 Asset-Backed Certificates, Series 2000-1  
vs.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Clearfield County C.C.P. No. 06-1859-CD  
Premises: Mariam Street Route 253, Ramey, PA 16671  
SS Date: December 7, 2007 (postponed from 10/5/07)

Dear Cindy:


Please Postpone the Sheriff's Sale scheduled for December 7, 2007  
(postponed from 10/5/07) to January 4, 2008.

Sale is Postponed for the following reason:

To allow time for service of the Notice of Sale to be completed.

Thank you for your attention to this matter.

Sincerely yours,

  
Mark J. Udren  
UDREN LAW OFFICES, P.C.

/ads



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

856. 669. 5400

FAX: 856. 669. 5399

PENNSYLVANIA OFFICE  
215-368-9500

MARK J. UDREN\*  
STUART WINNEG\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
CHANDRA M. ARKEMA\*\*\*  
\*ADMITTED 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 26, 2008

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan  
Trust 2000-1 Asset-Backed Certificates, Series 2000-1  
vs.  
Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Clearfield County C.C.P. No. 06-1859-CD  
Premises: Mariam Street Route 253, Ramey, PA 16671  
SS Date: January 4, 2008

Dear Cindy:

Please Stay the Sheriff's Sale scheduled for January 4, 2008.

Sale is Stayed for the following reason:

Due to service of the notice of sale not being completed.

Thank you for your attention to this matter.

Sincerely yours,

Chris Stears  
Foreclosure Manager

ads

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

FILED NO CC  
APR 25 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
Defendant(s)

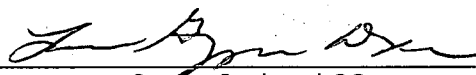
PRAECIPE TO FILE PROOF OF PUBLICATION

TO THE PROTHONOTARY:

Kindly file the attached Proof of Publication with regard to  
the captioned matter.

DATE: April 11, 2008

UDREN LAW OFFICES, P.C.

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

NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
IN THE COURT  
OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION-LAW  
NO. 06-1859-CD

Wells Fargo Bank,  
N.A. as Trustee  
for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118,  
Plaintiff  
v.  
Matthew H. Wicker and  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
Defendants

NOTICE OF SALE  
OF REAL PROPERTY  
To: Matthew H. Wicker AND  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
Your house (real estate) at Mariam  
Street Route 253 Ramey, PA  
16671 is scheduled to be sold at  
the Sheriff's Sale on May 2, 2008,  
in the Clearfield County Court-  
house, 1 North Second Street,  
Suite 116, Clearfield, PA 16830,  
to enforce the court judgment of  
26,554.14, obtained by Plaintiff  
above (the mortgagee) against you.  
If the sale is postponed, the prop-  
erty will be relisted for the Next Avail-  
able Sale.

PROPERTY DESCRIPTION:  
ALL those certain pieces, parcels  
or tracts of land situate in Ramey  
Borough, County of Clearfield, and  
Commonwealth of Pennsylvania,  
more particularly bounded and de-  
scribed as follows:

THE FIRST THEREOF: BEGIN-  
NING at a point on township road  
leading to Houtzdale; thence North  
37 degrees 30' West, seventy-  
nine (79) feet to a point; thence  
North 11 degrees 30' East, two  
hundred forty-seven (247) feet to a  
post; thence North 14 degrees 55'  
East, seventy-two (72) feet;  
thence by line of township road 14  
degrees West, five hundred  
twenty-five (525) feet to the place  
of beginning. Containing One (1)  
acre more or less.

THE SECOND THEREOF: BE-  
GINNING at a post on North side of  
(Front) Street leading to Houtzdale  
at the point of Intersection with  
right-of-way of Pittsburgh & Sus-  
quehanna Railroad Co. (A. & P.C.);  
thence along said street North 25  
degrees 36' East, two hundred  
thirty-eight (238) feet to a post;  
thence North 39 degrees 30'  
West, ninety-three (93) feet to a  
post on right-of-way aforesaid; and  
thence along said right-of-way  
aforesaid; thence along said right-  
of-way South 8 degrees 42' East,  
two hundred eighty-nine (289) feet  
to a post and place of beginning.  
Containing .23 acres, more or less.

BEING County Parcel Number  
17-L15-38.  
Commonly Known As: Mariam St.  
Route 253, Ramey, Pennsylvania  
16671.

BEING KNOWN AS:  
MARIAM STREET ROUTE 253  
RAMEY, PA 16671  
PROPERTY ID  
NO.: 17-L15-000-38  
CONTROL NO.: 017-011843  
TITLE TO SAID PREMISES IS  
VESTED IN MATTHEW H. WICKER  
BY DEED FROM BRENDA L.  
JONES, FORMERLY KNOWN AS  
BRENDA L. WICKER, DATED  
2/2/2005 RECORDED 2/4/2005  
INSTRUMENT NO.: 200501608.

MARK J. UDREN  
ATTORNEY FOR PLAINTIFF  
MARK J. UDREN  
& ASSOCIATES  
WOODCREST  
CORPORATE CENTER  
111 WOODCREST ROAD,  
SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

3:1-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :  
COUNTY OF CLEARFIELD : SS:

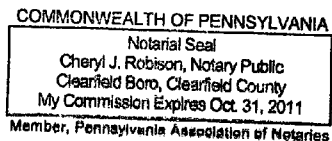
On this 10th day of March, A.D. 20 08,  
before me, the subscriber, a Notary Public in and for said County and  
State, personally appeared Margaret E. Krebs, who being duly sworn  
according to law, deposes and says that she is the President of The  
Progressive Publishing Company, Inc., and Associate Publisher of The  
Progress, a daily newspaper published at Clearfield, in the County of  
Clearfield and State of Pennsylvania, and established April 5, 1913, and  
that the annexed is a true copy of a notice or advertisement published in  
said publication in

the regular issues of March 1, 2008  
And that the affiant is not interested in the subject matter of the notice or  
advertising, and that all of the allegations of this statement as to the time,  
place, and character of publication are true.

Sworn and subscribed to before me the day and year aforesaid.

*Cheryl J. Robison*  
Notary Public Clearfield, Pa.

My Commission Expires  
October 31, 2011



# PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

COUNTY OF CLEARFIELD :

On this 14th day of March AD 2008, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of March 14, 2008, Vol. 20, No. 11. And that all of the allegations of this statement as to the time, place, and character of the publication are true.

  
Gary A. Knaresboro, Esquire  
Editor

Sworn and subscribed to before me the day and year aforesaid.

  
Notary Public  
My Commission Expires

NOTARIAL SEAL  
SHARON J. PUSEY, Notary Public  
Houtzdale, Clearfield County, PA  
My Commission Expires, April 7, 2011

WILLIAM J MANSFIELD INC  
THE WOODS SUITE 1209  
998 OLD EAGLE SCHOOL RD  
WAYNE PA 19087

**NOTICE OF  
ACTION IN MORTGAGE FORECLOSURE  
IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION - LAW  
NO 06-1859-CD**

Wells Fargo Bank, N.A. as Trustee for  
Option One Mortgage Loan Trust 2000-1  
Asset-Backed Certificates, Series 2000-1,  
6501 Irvine Center Drive, Irvine, CA 92618-  
2118, Plaintiff vs. Matthew H. Wicker and  
Brenda L. Wicker, Mortgagor, Mariam  
Street, Route 253, Ramey, PA 16671,  
Defendants.

**NOTICE OF SALE OF REAL PROPERTY**  
TO: Matthew H. Wicker AND Brenda L.  
Wicker, Mortgagor, Mariam Street, Route  
253, Ramey, PA 16671.

Your house (real estate) at Mariam  
Street, Route 253, Ramey, PA 16671 is  
scheduled to be sold at the Sheriff's Sale on  
May 2, 2008, in the Clearfield County  
Courthouse, 1 North Second Street, Suite  
116, Clearfield, PA 16830, to enforce the  
court judgment of \$26,554.14, obtained by  
Plaintiff above (the mortgagee) against you.  
If the sale is postponed, the property will be  
relisted for the Next Available Sale.

**PROPERTY DESCRIPTION:**

ALL those certain, pieces, parcels or  
tracts of land situate in Ramey Borough,  
County of Clearfield, and Commonwealth of  
Pennsylvania, more particularly bounded  
and described as follows:

THE FIRST THEREOF: BEGINNING at  
a point on township road leading to  
Houtzdale thence North 37 degrees 30'  
West, seventy-nine (79) feet to feet to a  
post; thence North 14 degrees 55' East,  
seventy-two (72) feet; thence by line of  
township road 14 degrees West, five  
hundred twenty-five (525) feet to the place of  
beginning. Containing one (1) acre more or  
less.

BEING County Parcel Number 17-L15-  
38.

Commonly known as: Mariam Street,  
Route 253, Ramey, Pennsylvania 16671.

BEING KNOWN AS: MARIAM STREET,  
ROUTE 253, RAMEY PA 16671.

PROPERTY ID NO.: 17-L15-000-38

CONTROL NO. 017-011843

TITLE TO SAID PREMISES IS  
VESTED IN MATTHEW H. WICKER BY  
DEED FROM BRENDA L. JONES,  
FORMERLY KNOWN AS BRENDA L.  
WICKER, DATED 2/2/2005 RECORDED  
2/4/2005 INSTRUMENT NO. 200501608.

MARK J. UDREN, ATTORNEY FOR  
PLAINTIFF, MARK J. UDREN & ASSO-  
CIATES, WOODCREST CORPORATE  
CENTER, 111 WOODCREST ROAD,  
SUITE 200, CHERRY HILL, NJ 08003-3620,  
856-669-5400.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for OPTION  
ONE MORTGAGE LOAN TRUST 2000-1 ASSET BACKED  
CERTIFICATES, SERIES 2000-1

Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER

Defendants

NO. 06-1859-CD

**ORDER**

NOW, this 19<sup>th</sup> day of October, 2007, the Plaintiff is granted leave to serve the  
Notice of Sheriff's Sale upon the Defendant **MATTHEW H. WICKER** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to PO Box 100, Ramey, PA 16671 and last known  
address of 853 Mariam Street, Ramey, PA 16671;
3. By certified mail, return receipt requested to PO Box 100, Ramey, PA  
16671 and last known address of 853 Mariam Street, Ramey, PA  
16671; and
4. By posting the mortgaged premises known in this herein action as  
Mariam Street Route 253, Ramey, PA 16671

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

OCT 22 2007

Attest.

*William L. Brown*  
Prothonotary/  
Clerk of Courts

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for  
OPTION ONE MORTGAGE LOAN TRUST, 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1,  
Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER, Mortgagor  
Defendants

NO. 06-1859-CD

**ORDER**

NOW, this 26<sup>th</sup> day of February, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker**,  
Mortgagor by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to Miriam Street, Route 253, Ramey, PA 16671  
and PO Box 100, Ramey, PA 16671;
3. By certified mail, return receipt requested, to Miriam Street, Route  
253, Ramey, PA 16671 and PO Box 100, Ramey, PA 16671; and
4. By posting the mortgaged premises known in this herein action as  
Miriam Street, Route 253, Ramey, PA 16671.

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

FEB 26 2007

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

*William A. Brown*  
Prothonotary/  
Clerk of Courts

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

ALAN M. MINATO, ESQUIRE - ID #75860

CHANDRA M. ARKEMA, ESQUIRE - ID #203437

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400 pleadings@udren.com

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

FILED <sup>NO</sup> <sup>CC</sup>  
m/11/15/08  
APR 25 2008

William A. Shaw  
Prothonotary/Clerk of Courts

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

NO. 06-1859-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: February 26, 2008

Matthew H. Wicker  
853 Mariam Street, Ramey, PA 16671  
P.O. Box 100, Ramey, PA 16671  
AND

Brenda L. Wicker, Mortgagor  
Mariam Street, Route 253, Ramey, PA 16671  
P.O. Box 100, Ramey, PA 16671

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: April 11, 2008

UDREN LAW OFFICES, P.C.

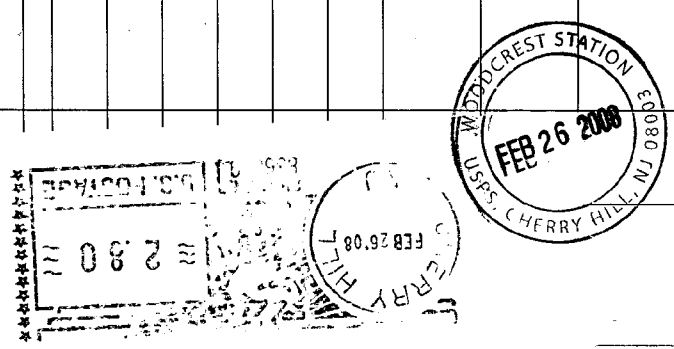
BY: Matthew H. Wicker  
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

MattheW H. Wicker  
 Brenda L. Wicker, Mortgagor, #06100582 (Clearfield) 5/2/08

PS Form 3877, February 1994

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

Name and Address of Sender <b>UDREN LAW OFFICES, P.C.</b> <b>111 WOODCREST ROAD, SUITE 200</b> <b>CHERRY HILL, NJ 08003</b> <b>ATTN: Amber D. Sandor</b>		<input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD		<input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail		<input type="checkbox"/> Without postal insurance <input type="checkbox"/> With Postal Insurance		Affix stamp here if issued as certificate of mailing or for additional copies of this bill.					
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (if Regs.)	Insured Value	Due Sender if COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1		Brenda L. Wicker Mariam Street, Route 253 Ramey, PA 16671											
2		Brenda L. Wicker P.O. Box 100 Ramey, PA 16671											
3		Matthew H. Wicker 853 Mariam Street Ramey, PA 16671											
4		Matthew H. Wicker P.O. Box 100 Ramey, PA 16671											
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14													
15													
Total number of Pieces Listed by Sender <b>4</b>		Total Number of Pieces Received at Post Office <b>4</b>	Postmaster, Per (Name of Receiving Employee) <b>AW</b>		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.								





18

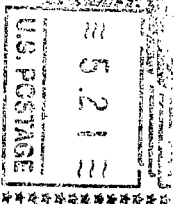
UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003

TO: Brenda L. Wicker, Mortgage  
P.O. Box 100  
Ramey, PA 16671

NOTICE OF SHERIFF'S SALE OF RE



9560 9290 0000 0206 2002  
9560 9290 0000 0206 2002



U.S. Postal Service	
<b>CERTIFIED MAIL RECEIPT</b>	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$
Certified Fee	2.65
Return Receipt Fee (Endorsement Required)	2.15
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$
Postmark Here	
Sent To	
Brenda L. Wicker	
P.O. Box 100	
Ramey, PA 16671	
Street, Apt. No., or PO Box No.	
City, State, ZIP+4	
PS Form 3800, August 2006	
See Reverse for Instructions	

### Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

### Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
1. Article Addressed to:  Brenda L. Wicker P.O. Box 100 Ramey, PA 16671	■ 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.	A. Signature  <b>X</b>	<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
		B. Received by (Printed Name)  	C. Date of Delivery  
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No		3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
2. Article Number (Transfer from service label) 7007 3020 0000 0876 0958		4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
PS Form 3811, February 2004 Domestic Return Receipt 102585-02-M-1540			

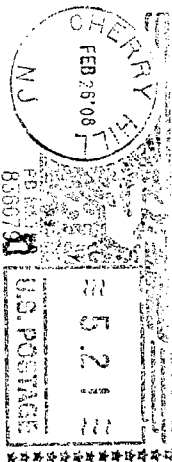
TO: Matthew H. Wicker  
853 Mariam Street  
Ramey, PA 16671

NOTICE OF SHERIFF'S SALE OF R

UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003



6860 9280 0000 020E 2002  
6860 9280 0000 020E 2002



U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$
Certified Fee	2.65
Return Receipt Fee (Endorsement Required)	2.15
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark  
Here

Sent To

Street, Apt. No.,  
or PO Box No.  
City, State, ZIP+4

Matthew H. Wicker  
853 Mariam Street  
Ramey, PA 16671

PS Form 3800, August 2006

See Reverse for Instructions

### Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

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- Certified Mail is *not* available for any class of international mail.
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- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

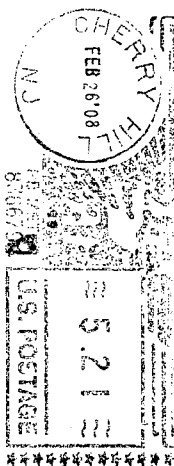
PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>1. Article Addressed to:</p> <p>Matthew H. Wicker 853 Mariam Street Ramey, PA 16671</p>		<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) C. Date of Delivery</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:</p>	
<p>2. Article Number (Transfer from service label)</p> <p>7007 3020 0000 0876 0989</p>		<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>PS Form 3811, February 2004</p>		<p>102595-02-M-1540</p>	

UDHEN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003

**NOTICE OF SHERIFF'S SALE OF RI**

TO: Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671



2260 9290 0000 020E 2002  
2260 9290 0000 020E 2002

<b>U.S. Postal Service™</b>	
<b>CERTIFIED MAIL™ RECEIPT</b>	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$
Certified Fee	2.65
Return Receipt Fee (Endorsement Required)	2.15
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$
Postmark Here	
Sent To	Brenda L. Wicker
Street, Apt. No., or PO Box No.	Mariam Street, Route 253
City, State, ZIP+4	Ramey, PA 16671
PS Form 3800, August 2006	
See Reverse for Instructions	

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- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<div>1. Article Addressed to:</div> <div>Brenda L. Wicker Mariam Street, Route 253 Ramey, PA 16671</div>		<div>A. Signature</div> <div>X</div>	<div>□ Agent</div> <div>□ Addressee</div>
		<div>B. Received by (Printed Name)</div>	<div>C. Date of Delivery</div>
		<div>D. Is delivery address different from item 1? □ Yes □ No</div> <div>If YES, enter delivery address below:</div>	
		<div>3. Service Type</div> <div><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail</div> <div><input type="checkbox"/> Registered <input checked="" type="checkbox"/> Return Receipt for Merchandise</div> <div><input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</div>	
		<div>4. Restricted Delivery? (Extra Fee) □ Yes</div>	
<div>2. Article Number (Transfer from service label)</div> <div>7007 3020 0000 0876 0972</div>			
<div>PS Form 3811, February 2004</div> <div>Domestic Return Receipt</div> <div>102595-02-M-1540</div>			

UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003

TO: Matthew H. Wicker  
P.O. Box 100  
Ramey, PA 16671

NOTICE OF SHERIFF'S SALE OF R



5960 9280 0000 020E 2002  
5960 9280 0000 020E 2002



U.S. Postal Service	
<b>CERTIFIED MAIL RECEIPT</b>	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$
Certified Fee	2.65
Return Receipt Fee (Endorsement Required)	2.15
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$
Sent To	
Street, Apt. No., or PO Box No.	Matthew H. Wicker P.O. Box 100
City, State, ZIP+4	Ramey, PA 16671
PS Form 3800, August 2005	
See Reverse for Instructions	

Postmark  
Here

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- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<p>1. Article Addressed to:</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> Matthew H. Wicker  P.O. Box 100  Ramey, PA 16671 </div>		<p>A. Signature</p> <p style="text-align: center;"><b>X</b></p>	<p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>
<p>Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.</p> <p>Print your name and address on the reverse so that we can return the card to you.</p> <p>Attach this card to the back of the mailpiece, or on the front if space permits.</p>		<p>B. Received by (Printed Name)</p>	<p>C. Date of Delivery</p>
<p>2. Article Number (Transfer from service label)</p> <p style="font-size: 1.2em;">7007 3020 0000 0876 0965</p>		<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>3. Service Type</p> <p><input checked="" type="checkbox"/> Certified Mail    <input type="checkbox"/> Express Mail</p> <p><input type="checkbox"/> Registered    <input checked="" type="checkbox"/> Return Receipt for Merchandise</p> <p><input type="checkbox"/> Insured Mail    <input type="checkbox"/> C.O.D.</p>		<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt</p>	

102595-02-M-1540

AS



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for OPTION  
ONE MORTGAGE LOAN TRUST 2000-1 ASSET BACKED  
CERTIFICATES, SERIES 2000-1

Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER

Defendants

NO. 06-1859-CD

**ORDER**

NOW, this 19<sup>th</sup> day of October, 2007, the Plaintiff is granted leave to serve the  
Notice of Sheriff's Sale upon the Defendant **MATTHEW H. WICKER** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to PO Box 100, Ramey, PA 16671 and last known  
address of 853 Mariam Street, Ramey, PA 16671;
3. By certified mail, return receipt requested to PO Box 100, Ramey, PA  
16671 and last known address of 853 Mariam Street, Ramey, PA  
16671; and
4. By posting the mortgaged premises known in this herein action as  
Mariam Street Route 253, Ramey, PA 16671

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

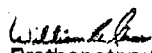
I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

OCT 22 2007

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

  
Prothonotary/  
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for  
OPTION ONE MORTGAGE LOAN TRUST, 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1,  
Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER, Mortgagor

Defendants

NO. 06-1859-CD

**ORDER**

NOW, this 26<sup>th</sup> day of February, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker**,  
Mortgagor by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to Miriam Street, Route 253, Ramey, PA 16671  
and PO Box 100, Ramey, PA 16671;
3. By certified mail, return receipt requested, to Miriam Street, Route  
253, Ramey, PA 16671 and PO Box 100, Ramey, PA 16671; and
4. By posting the mortgaged premises known in this herein action as  
Miriam Street, Route 253, Ramey, PA 16671.

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

FEB 26 2007

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

*William L. Brown*  
Prothonotary/  
Clerk of Courts

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

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

6501 Irvine Center Drive  
Irvine, CA 92618-2118

Plaintiff

v.

Matthew H. Wicker

Brenda L. Wicker, Mortgagor

Mariam Street Route 253

Ramey, PA 16671

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

**FILED** <sup>NP CC</sup>  
M 114/201  
APR 25 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to  
the captioned matter.

Date: April 11, 2008

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

Wells Fargo Bank, NA as trustee, et. al., Plaintiff(s)  
vs.  
Matthew H. Wicker, et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**

APS International Plaza  
7800 Glenroy Rd.  
Minneapolis, MN 55439-3122

APS File #: 088130-0001

## AFFIDAVIT OF SERVICE – Individual

Service of Process on:

**UDREN LAW OFFICES**

Ms. Amber Sandor

111 Woodcrest Rd, Ste 200

Cherry Hill, NJ 08003-3620

—Brenda L. Wicker, by posting  
Court Case No. 06-1859-CD

State of: PA ss.

County of: BLAIR

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says  
that at the time of service, s/he was of legal age and was not a party to this action:

Date/Time of Service: that on the 3<sup>RD</sup> day of MARCH, 20 08, at 3:26 o'clock P.M

Place of Service: at Mariam Street, Route 253, in Ramsey, PA

Documents Served: the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property and Order

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
Brenda L. Wicker, by posting

Person Served, and  
Method of Service: By personally delivering them into the hands of the person to be served.  
By delivering them into the hands of \_\_\_\_\_, a person  
of suitable age, who verified, or who upon questioning stated, that he/she resides with  
Brenda L. Wicker, by posting  
at the place of service, and whose relationship to the person is: \_\_\_\_\_

Description of Person  
Receiving Documents: The person receiving documents is described as follows:  
Sex \_\_\_\_\_; Skin Color \_\_\_\_\_; Hair Color \_\_\_\_\_; Facial Hair \_\_\_\_\_  
Approx. Age \_\_\_\_\_; Approx. Height \_\_\_\_\_; Approx. Weight \_\_\_\_\_  
To the best of my knowledge and belief, said person was not engaged in the US Military at  
the time of service.

Signature of Server: Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis

Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

5<sup>th</sup> day of MARCH, 20 08

Marilyn A. Campbell  
Notary Public (Commission Expires) 12-6-11

COMMONWEALTH OF PENNSYLVANIA

Notary Public  
Marilyn A. Campbell, Notary Public  
City Of Allentown, Berks County  
My Commission Expires Dec 6, 2011

Member, Pennsylvania Association of Notaries

Wells Fargo Bank, NA as trustee, et. al., Plaintiff(s)  
vs.  
Matthew H. Wicker, et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**

APS International Plaza  
7800 Glenroy Rd.  
Minneapolis, MN 55439-3122

APS File #: 088130-0001

## AFFIDAVIT OF SERVICE -- Individual

Service of Process on:

—Matthew H. Wicker, by posting  
Court Case No. 06-1859-CD

UDREN LAW OFFICES

Ms. Amber Sandor

111 Woodcrest Rd, Ste 200

Cherry Hill, NJ 08003-3620

State of: PA ss.

County of: BLAIR

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says  
that at the time of service, s/he was of legal age and was not a party to this action;

Date/Time of Service: that on the 3<sup>rd</sup> day of MARCH, 20 08, at 3:26 o'clock PM

Place of Service: at Mariam Street, Route 253, in Ramsey, PA

Documents Served: the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property and Order

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
Matthew H. Wicker, by posting

Person Served, and  
Method of Service:

- ☒ By personally delivering them into the hands of the person to be served.  
☐ By delivering them into the hands of \_\_\_\_\_, a person  
of suitable age, who verified, or who upon questioning stated, that he/she resides with  
Matthew H. Wicker, by posting  
at the place of service, and whose relationship to the person is: \_\_\_\_\_

Description of Person  
Receiving Documents:

The person receiving documents is described as follows:

Sex \_\_\_\_; Skin Color \_\_\_\_; Hair Color \_\_\_\_; Facial Hair \_\_\_\_  
Approx. Age \_\_\_\_; Approx. Height \_\_\_\_; Approx. Weight \_\_\_\_

- ☐ To the best of my knowledge and belief, said person was not engaged in the US Military at  
the time of service.

Signature of Server:

Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis

Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

5<sup>th</sup> day of MARCH, 20 08

Marilyn A. Campbell 12-6-11  
Notary Public (Commission Expires)

COMMONWEALTH OF PENNSYLVANIA

Notary Seal  
Marilyn A. Campbell, Notary Public  
City Of Allentown, Blair County  
My Commission Expires Dec 6, 2011

Member, Pennsylvania Association of Notaries

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for OPTION  
ONE MORTGAGE LOAN TRUST 2000-1 ASSET BACKED  
CERTIFICATES, SERIES 2000-1

Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER

Defendants

NO. 06-1859-CD

**ORDER**

NOW, this 19<sup>th</sup> day of October, 2007, the Plaintiff is granted leave to serve the  
Notice of Sheriff's Sale upon the Defendant **MATTHEW H. WICKER** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to PO Box 100, Ramey, PA 16671 and last known  
address of 853 Mariam Street, Ramey, PA 16671;
3. By certified mail, return receipt requested to PO Box 100, Ramey, PA  
16671 and last known address of 853 Mariam Street, Ramey, PA  
16671; and
4. By posting the mortgaged premises known in this herein action as  
Mariam Street Route 253, Ramey, PA 16671

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

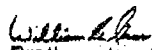
I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

OCT 22 2007

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

  
Prothonotary/  
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for  
OPTION ONE MORTGAGE LOAN TRUST, 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1,  
Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER, Mortgagor  
Defendants

NO. 06-1859-CD

**ORDER**

NOW, this 26<sup>th</sup> day of February, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker**,  
Mortgagor by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to Miriam Street, Route 253, Ramey, PA 16671  
and PO Box 100, Ramey, PA 16671;
3. By certified mail, return receipt requested, to Miriam Street, Route  
253, Ramey, PA 16671 and PO Box 100, Ramey, PA 16671; and
4. By posting the mortgaged premises known in this herein action as  
Miriam Street, Route 253, Ramey, PA 16671.

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

FEB 26 2007

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

*William L. Shaw*  
Prothonotary/  
Clerk of Courts

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

FILED <sup>no cc</sup>  
MAY 05 2008  
(15)

William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
Defendant(s)

NO. 06-1859-CD

**AFFIDAVIT OF SERVICE PURSUANT TO Pa.R.C.P. RULE 3129.1**

Plaintiff, by its/his/her Attorney, Mark J. Udren, Esquire, hereby verifies that:

1. A copy of the Notice of Sheriff's Sale, a true and correct copy of which is attached hereto as Exhibit "A", was sent to every recorded lienholder and every other interested party known as of the date of the filing of the Praecipe for the Writ of Execution, on the date(s) appearing on the attached Certificates of Mailing.
2. A Notice of Sheriff's Sale was sent to Defendant(s) by regular mail and certified mail on the date appearing on the attached Return Receipt, which was signed for by Defendant(s) on the date specified on the said Return Receipt. Copies of the said Notice and Return Receipt are attached hereto as Exhibit "B".
3. If a Return Receipt is not attached hereto, then service was by personal service on the date specified on the attached Return of Service, attached hereto as Exhibit "B".
4. If service was by Order of Court, then proof of compliance with said Order is attached hereto as Exhibit "B".

All Notices were served within the time limits set forth by Pa Rule C.P. 3129.

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

Dated: April 23, 2008

UDREN LAW OFFICES, P.C.

BY: Chandra Arkema  
Attorneys for Plaintiff

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



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

Wells Fargo Bank, N.A. as Trustee for  
Option One Mortgage Loan Trust 2000-1  
Asset-Backed Certificates, Series 2000-1  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

NO. 06-1859-CD

**TO: ALL PARTIES IN INTEREST AND CLAIMANTS**

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

**OWNER(S): Matthew H. Wicker  
Brenda L. Wicker, Mortgagor**

**PROPERTY: Mariam Street Route 253  
Ramey, PA 16671**

**Improvements: RESIDENTIAL DWELLING**

The above captioned property is scheduled to be sold at the **Clearfield** County Sheriff's Sale on **May 2, 2008**, at 10:00 am., in the Clearfield County Courthouse, 1 North Second Street, Suite 116, Clearfield, PA 16830. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

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

**EXHIBIT A**

Name and Address of Sender		Name of Addressee, Street, and Post Office Address		Registered		Return Receipt for Merchandise		Check appropriate block for Registered Mail		Affix stamp here if issued as certificate of mailing or for additional copies of this bill.	
Line	Article Number			Registered	Insured	Int'l Recorded Del.	Express Mail	Handling Charge	Act Value (If Regis.)	Insured Value	Postmark and Date of Receipt
1		UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003 ATTN: Amber D. Sandor		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>				
2		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230									
3		TENANTS/OCCUPANTS Mariam Street Route 253 Ramey, PA 16671									
4		WELLS FARGO BANK, N.A. 6501 Irvine Center Drive Irvine, CA 92618-2118									
5		REAL ESTATE TAX DEPARTMENT 1 North Second Street, Suite 116 Clearfield, PA 16830									
6		DOMESTIC RELATIONS SECTION 1 North Second Street, Suite 116 Clearfield, PA 16830									
7											
8											
9											
10											
11											
12											
13											
14											
15											
Total number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office		Postmaster, Per (Name of Receiving Employee)							
5		5		JR							

CHERRY HILL, NJ 08003  
 FEB 26 2008  
 3.15

WOODCREST STATION  
 CHERRY HILL, NJ 08003  
 FEB 26 2008

The full declaration of value is required for the reconstruction of nonnegotiable merchandise subject to a limit of \$500,000 per piece. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R300, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.

EXHIBIT A

PS Form 3877, February 1994

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

 Matthew H. Wicker  
 Brenda L. Wicker, Morgagor; #06100582 (Clearfield) 5/2/08

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](mailto:pleadings@udren.com)

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

NO. 06-1859-CD

Defendant(s)

VERIFICATION OF SERVICE BY CERTIFIED MAIL AND  
REGULAR MAIL PURSUANT TO COURT ORDER

The undersigned hereby verifies that he is counsel for Plaintiff in the above case and that pursuant to the Court order issued in this matter he mailed a true and correct copy of the Notice of Sale to Defendant(s), by certified mail and regular first class mail, to the last known address of Defendant(s) as follows:

DATE MAILED: February 26, 2008

Matthew H. Wicker  
853 Mariam Street, Ramey, PA 16671  
P.O. Box 100, Ramey, PA 16671  
AND

Brenda L. Wicker, Mortgagor  
Mariam Street, Route 253, Ramey, PA 16671  
P.O. Box 100, Ramey, PA 16671

I verify that the statements made herein are true and correct and I understand that false statements made herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

Dated: April 11, 2008

UDREN LAW OFFICES, P.C.

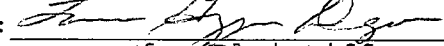
BY:   
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

EXHIBIT B

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for OPTION  
ONE MORTGAGE LOAN TRUST 2000-1 ASSET BACKED  
CERTIFICATES, SERIES 2000-1

Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER

Defendants

NO. 06-1859-CD

**ORDER**

NOW, this 19<sup>th</sup> day of October, 2007, the Plaintiff is granted leave to serve the  
Notice of Sheriff's Sale upon the Defendant **MATTHEW H. WICKER** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to PO Box 100, Ramey, PA 16671 and last known  
address of 853 Mariam Street, Ramey, PA 16671;
3. By certified mail, return receipt requested to PO Box 100, Ramey, PA  
16671 and last known address of 853 Mariam Street, Ramey, PA  
16671; and
4. By posting the mortgaged premises known in this herein action as  
Mariam Street Route 253, Ramey, PA 16671

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

OCT 22 2007

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

*William H. Brown*  
Prothonotary/  
Clerk of Courts

EXHIBIT B

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for  
OPTION ONE MORTGAGE LOAN TRUST, 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1,  
Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER, Mortgagor

Defendants

NO. 06-1859-CD

**ORDER**

NOW, this 26<sup>th</sup> day of February, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker**,  
Mortgagor by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to Miriam Street, Route 253, Ramey, PA 16671  
and PO Box 100, Ramey, PA 16671;
3. By certified mail, return receipt requested, to Miriam Street, Route  
253, Ramey, PA 16671 and PO Box 100, Ramey, PA 16671; and
4. By posting the mortgaged premises known in this herein action as  
Miriam Street, Route 253, Ramey, PA 16671.

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

FEB 26 2007

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

Attest.

*William L. Shaw*  
Prothonotary/  
Clerk of Courts

EXHIBIT B

128

TO: Brenda L. Wicker, Mortgagor  
P.O. Box 100  
Ramey, PA 16671

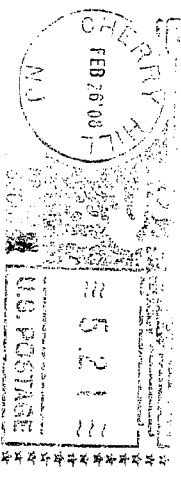
NOTICE OF SHERIFF'S SALE OF RE

UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS FOLD AT DOTTED LINE  
**CERTIFIED MAIL**



9560 9280 0000 020E 2002  
9560 9280 0000 020E 2002



U.S. Postal Service <sup>TM</sup>	
<b>CERTIFIED MAIL RECEIPT</b>	
(Domestic Mail Only, No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$
Certified Fee	2.65
Return Receipt Fee (Endorsement Required)	2.15
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$
Sent To	
Street, Apt. No., or PO Box No.	Brenda L. Wicker P.O. Box 100
City, State, ZIP+4	Ramey, PA 16671
PS Form 3800, August 2006 See Reverse for Instructions	

EXHIBIT B

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.

- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain *Return Receipt* service, please complete and attach a *Return Receipt* (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**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:**

Brenda L. Wicker  
P.O. Box 100  
Ramey, PA 16671

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

X

**B. Received by (Printed Name)****C. Date of Delivery**

☐ Agent  
☐ Addressee

**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 0000 0876 0958

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-1A-1540

AS

TO: Matthew H. Wicker  
853 Mariam Street  
Ramey, PA 16671

**NOTICE OF SHERIFF'S SALE OF R**

UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003



6960 9280 0000 0202 2002  
6960 9280 0000 0202 2002

U.S. Postal Service™  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$
Certified Fee	2.65
Return Receipt Fee (Endorsement Required)	2.15
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark  
Here

Sent To	
Street, Apt. No., or PO Box No.	Matthew H. Wicker 853 Mariam Street
City, State, ZIP+4	Ramey, PA 16671

PS Form 3800, August 2006 See Reverse for Instructions

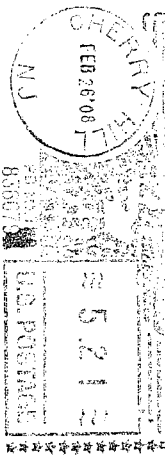


EXHIBIT B



**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain *Return Receipt* service, please complete and attach a *Return Receipt* (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**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:

Matthew H. Wicker  
853 Mariani Street  
Ramey, PA 16671

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

☐ Agent  
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail
- ☐ Registered
- ☐ Insured Mail
- ☐ Restricted Delivery? (Extra Fee)
- ☐ Express Mail
- ☒ Return Receipt for Merchandise
- ☐ C.O.D.
- ☐ Yes

2. Article Number

(Transfer from service label)

7007 3020 0000 0876 0989

PS Form 3811, February 2004

Domestic Return Receipt

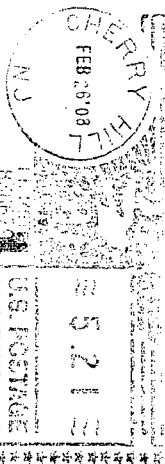
102595-02-M-1540

A8

UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003

TO: Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

**NOTICE OF SHERIFF'S SALE OF R**



U.S. Postal Service™	
<b>CERTIFIED MAIL RECEIPT</b>	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$
Certified Fee	2.65
Return Receipt Fee (Endorsement Required)	2.15
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$
Sent To	
Brenda L. Wicker	
Street, Apt. No., or PO Box No. Mariam Street, Route 253	
City, State, ZIP+4 Ramey, PA 16671	
PS Form 3800, August 2006 See Reverse for Instructions	

2260 9280 0000 020E 2007  
2260 9280 0000 020E 2007

EXHIBIT B

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail.
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.

- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

**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:

Brenda L. Wicker  
Mariam Street, Route 253  
Ramey, PA 16671

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X

B. Received by (Printed Name)

C. Date of Delivery

☐ Agent  
☐ Addressee

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)

2007 3020 0000 0876 0972

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

UDREN LAW OFFICES, P.C.  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD  
CHERRY HILL, NJ 08003

TO: Matthew H. Wicker  
P.O. Box 100  
Ramey, PA 16671

NOTICE OF SHERIFF'S SALE OF RI



5960 9280 0000 020E 2002  
5960 9280 0000 020E 2002

U.S. Postal Service  
**CERTIFIED MAIL RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$
Certified Fee	2.65
Return Receipt Fee (Endorsement Required)	2.15
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark  
Here

Sent To	
Street, Apt. No., or PO Box No.	Matthew H. Wicker P.O. Box 100 Ramey, PA 16671
City, State, ZIP+4	

PS Form 3800, August 2006 See Reverse for Instructions

EXHIBIT B

# EXHIBIT B

**Certified Mail Provides:**

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®
- Certified Mail is not available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee of addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "Restricted Delivery".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.**

PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-9047

## 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:

Matthew H. Wicker  
P.O. Box 100  
Ramey, PA 16671

## COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

☐ Agent  
☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from Item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

3. Service Type

- ☒ Certified Mail
- ☐ Registered
- ☐ Insured Mail
- ☐ Restricted Delivery (Extra Fee) ☐ Yes
- ☐ Express Mail
- ☒ Return Receipt for Merchandise
- ☐ C.O.D.

2. Article Number

(Transfer from service label)

7007 3020 0000 0876 0965

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

Name and Address Of Sender		UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003 ATTN: Amber D. Sandor		<input type="checkbox"/> Registered <input type="checkbox"/> Insured <input type="checkbox"/> COD <input type="checkbox"/> Certified	<input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Int'l Recorded Del. <input type="checkbox"/> Express Mail	Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal Insurance	Affix stamp here if issued as certificate of mailing or for additional copies of this bill.						
Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. Fee	S.D. Fee	S.H. Fee	Rst. Del. Fee	Remarks
1		Brenda L. Wicker Mariam Street, Route 253 Ramey, PA 16671											
2		Brenda L. Wicker P.O. Box 100 Ramey, PA 16671											
3		Matthew H. Wicker 853 Mariam Street Ramey, PA 16671											
4		Matthew H. Wicker P.O. Box 100 Ramey, PA 16671											
5													
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
Total number of Pieces Listed by Sender		4		Postmaster, Per (Name of Receiving Employee)		 		The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and forth class parcels.					

EXHIBIT B

PS Form 3877, February 1994

Matthew H. Wicker  
Brenda L. Wicker, Mortgage; #06100582 (Clearfield) 5/2/08

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

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

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671

Defendant(s)


PRAECIPE TO FILE PROOF OF SERVICE

TO THE PROTHONOTARY:

Kindly file the attached Proofs of Service with regard to  
the captioned matter.

Date: April 11, 2008

UDREN LAW OFFICES, P.C.

BY:   
Attorneys for Plaintiff

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

EXHIBIT B

Wells Fargo Bank, NA as trustee, et. al., Plaintiff(s)  
vs.  
Matthew H. Wicker, et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**

APS International Plaza  
7808 Glenway Rd.  
Minneapolis, MN 55439-3122

APS File #: 098130-0001

### AFFIDAVIT OF SERVICE – Individual

Service of Process on:

—Brenda L. Wicker, by posting  
Court Case No. 06-1859-CD

**UDREN LAW OFFICES**  
Ms. Amber Sandor  
111 Woodcrest Rd, Ste 200  
Cherry Hill, NJ 08003-3620

State of: PA as.

County of: BLAIR

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says  
that at the time of service, s/he was of legal age and was not a party to this action;

Date/Time of Service: that on the 3<sup>RD</sup> day of MARCH, 20 08, at 3:26 o'clock P.M

Place of Service: at Mariam Street, Route 253, in Ramsey, PA

Documents Served: the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property and Order

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
Brenda L. Wicker, by posting

Person Served, and  
Method of Service: By personally delivering them into the hands of the person to be served.  
By delivering them into the hands of \_\_\_\_\_, a person  
of suitable age, who verified, or who upon questioning stated, that he/she resides with  
Brenda L. Wicker, by posting  
at the place of service, and whose relationship to the person is: \_\_\_\_\_

Description of Person  
Receiving Documents: The person receiving documents is described as follows:  
Sex \_\_\_\_; Skin Color \_\_\_\_; Hair Color \_\_\_\_; Facial Hair \_\_\_\_  
Approx. Age \_\_\_\_; Approx. Height \_\_\_\_; Approx. Weight \_\_\_\_  
To the best of my knowledge and belief, said person was not engaged in the US Military at  
the time of service.

Signature of Server: Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis

Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

5<sup>th</sup> day of MARCH, 20 08

Marilyn A. Campbell 12-6-11  
Notary Public (Commission Expires)

COMMONWEALTH OF PENNSYLVANIA  
Notary Public  
Marilyn A. Campbell, Notary Public  
City Of Allentown, PA  
My Commission Expires Dec 31, 2011  
Member, Pennsylvania Association of Notaries

EXHIBIT B



Wells Fargo Bank, NA as trustee, et. al., Plaintiff(s)  
vs.  
Matthew H. Wicker, et. al., Defendant(s)



Service of Process by  
**APS International, Ltd.**  
**1-800-328-7171**

APS International Plaza  
7800 Glenroy Rd.  
Minneapolis, MN 55439-3122

APS File #: 088130-0001

### AFFIDAVIT OF SERVICE – Individual

Service of Process on:

—Matthew H. Wicker, by posting  
Court Case No. 06-1859-CD

**UDREN LAW OFFICES**  
Ms. Amber Sandor  
111 Woodcrest Rd, Ste 200  
Cherry Hill, NJ 08003-3628

State of: PA ss.

County of: BLAIR

Name of Server: D.M. ELLIS, undersigned, being duly sworn, deposes and says  
that at the time of service, s/he was of legal age and was not a party to this action;

Date/Time of Service: that on the 3<sup>rd</sup> day of MARCH, 20 08, at 3:26 o'clock PM

Place of Service: at Mariam Street, Route 253, in Ramey, PA

Documents Served: the undersigned served the documents described as:  
Notice of Sheriff's Sale of Real Property and Order

Service of Process on: A true and correct copy of the aforesaid document(s) was served on:  
Matthew H. Wicker, by posting

Person Served, and  
Method of Service: ☐ By personally delivering them into the hands of the person to be served.  
☐ By delivering them into the hands of \_\_\_\_\_, a person  
of suitable age, who verified, or who upon questioning stated, that he/she resides with  
Matthew H. Wicker, by posting  
at the place of service, and whose relationship to the person is: \_\_\_\_\_

Description of Person  
Receiving Documents: The person receiving documents is described as follows:  
Sex \_\_\_\_; Skin Color \_\_\_\_; Hair Color \_\_\_\_; Facial Hair \_\_\_\_  
Approx. Age \_\_\_\_; Approx. Height \_\_\_\_; Approx. Weight \_\_\_\_  
☐ To the best of my knowledge and belief, said person was not engaged in the US Military at  
the time of service.

Signature of Server: Undersigned declares under penalty of perjury  
that the foregoing is true and correct.

D.M. Ellis  
Signature of Server

APS International, Ltd.

Subscribed and sworn to before me this

5<sup>th</sup> day of MARCH, 20 08  
Marilyn A. Campbell 12-6-11  
Notary Public (Commission Expires)

COMMONWEALTH OF PENNSYLVANIA  
Notary Seal  
Marilyn A. Campbell, Notary Public  
City Of Altoona, Blair County  
My Commission Expires Dec. 6, 2011  
Member, Pennsylvania Association of Notaries

EXHIBIT B

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

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 06-1859-CD

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Mariam Street Route 253  
Ramey, PA 16671  
Defendant(s)

PRAECIPE TO FILE PROOF OF PUBLICATION

TO THE PROTHONOTARY:

Kindly file the attached Proof of Publication with regard to  
the captioned matter.

DATE: April 11, 2008

UDREN LAW OFFICES, P.C.


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

EXHIBIT B

NOTICE OF ACTION  
IN MORTGAGE FORECLOSURE  
IN THE COURT  
OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION LAW  
NO. 06-1859-CD

Wells Fargo Bank,  
N.A. as Trustee  
for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1  
6501 Irvine Center Drive  
Irvine, CA 92618-2118  
Plaintiff  
v.  
Matthew H. Wicker and  
Brenda L. Wicker, Mortgage  
Mariam Street Route 253  
Ramey, PA 16671  
Defendants

NOTICE OF SALE  
OF REAL PROPERTY  
To: Matthew H. Wicker AND  
Brenda L. Wicker, Mortgage  
Mariam Street Route 253  
Ramey, PA 16671  
Your house (real estate) at Mariam  
Street Route 253 Ramey, PA  
16671 is scheduled to be sold at  
the Sheriff's Sale on May 2, 2008,  
in the Clearfield County Court-  
house, 1 North Second Street,  
Suite 116, Clearfield, PA 16830,  
to enforce the court judgment of  
26,554.14, obtained by Plaintiff  
above (the mortgagee) against you.  
If the sale is postponed, the prop-  
erty will be re-listed for the Next Avail-  
able Sale.

PROPERTY DESCRIPTION:  
ALL those certain pieces, parcels  
or tracts of land situate in Ramey  
Borough, County of Clearfield, and  
Commonwealth of Pennsylvania,  
more particularly bounded and de-  
scribed as follows:

THE FIRST THEREOF: BEGIN-  
NING at a point on township road  
leading to Houtzdale; thence North  
37 degrees 30' West, seventy-  
nine (79) feet to a point; thence  
North 11 degrees 30' East, two  
hundred forty-seven (247) feet to a  
post; thence North 14 degrees 55'  
East, seventy-two (72) feet;  
thence by line of township road 14  
degrees West, five hundred  
twenty-five (525) feet to the place  
of beginning. Containing One (1)  
acre more or less.

THE SECOND THEREOF: BE-  
GINNING at a post on North side of  
(Front) Street leading to Houtzdale  
at the point of intersection with  
right-of-way of Pittsburgh & Sus-  
quehanna Railroad Co. (A. & P.C.);  
thence along said street North 25  
degrees 36' East, two hundred  
thirty-eight (238) feet to a post;  
thence North 39 degrees 30'  
West, ninety-three (93) feet to a  
post on right-of-way aforesaid; and  
thence along said right-of-way  
aforesaid; thence along said right-  
of-way South 8 degrees 42' East,  
two hundred eighty-nine (289) feet  
to a post and place of beginning.  
Containing .23 acres, more or less.

BEING County Parcel Number  
17-L15-38.

Commonly Known As: Mariam St.  
Route 253, Ramey, Pennsylvania  
16671.

BEING KNOWN AS:  
MARIAM STREET ROUTE 253  
- RAMEY, PA 16671  
PROPERTY ID

NO.: 17-L15-000-38  
CONTROL NO.: 017-011843

TITLE TO SAID PREMISES IS  
VESTED IN MATTHEW H. WICKER  
BY DEED FROM BRENDA L.  
JONES, FORMERLY KNOWN AS  
BRENDA L. WICKER, DATED  
2/2/2005 RECORDED 2/4/2005  
INSTRUMENT NO.: 200501608.

MARK J. UDREN  
ATTORNEY FOR PLAINTIFF  
MARK J. UDREN  
& ASSOCIATES  
WOODCREST  
CORPORATE CENTER  
111 WOODCREST ROAD,  
SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400

3:1-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :  
COUNTY OF CLEARFIELD : SS:

On this 10th day of March, A.D. 20 08,  
before me, the subscriber, a Notary Public in and for said County and  
State, personally appeared Margaret E. Krebs, who being duly sworn  
according to law, deposes and says that she is the President of The  
Progressive Publishing Company, Inc., and Associate Publisher of The  
Progress, a daily newspaper published at Clearfield, in the County of  
Clearfield and State of Pennsylvania, and established April 5, 1913, and  
that the annexed is a true copy of a notice or advertisement published in  
said publication in

the regular issues of March 1, 2008

And that the affiant is not interested in the subject matter of the notice or  
advertising, and that all of the allegations of this statement as to the time,  
place, and character of publication are true.

*Margaret E. Krebs*

Sworn and subscribed to before me the day and year aforesaid.

*Cheryl J. Robison*  
Notary Public Clearfield, Pa.

My Commission Expires  
October 31, 2011

COMMONWEALTH OF PENNSYLVANIA  
Notarial Seal  
Cheryl J. Robison, Notary Public  
Clearfield Boro, Clearfield County  
My Commission Expires Oct. 31, 2011  
Member, Pennsylvania Association of Notaries

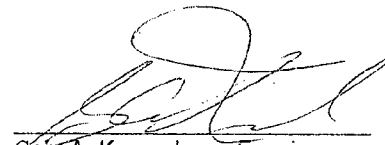
PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

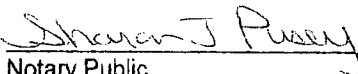
COUNTY OF CLEARFIELD :

On this 14th day of March AD 2008, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of March 14, 2008, Vol. 20, No. 11. And that all of the allegations of this statement as to the time, place, and character of the publication are true.

  
Gary A. Knaresboro, Esquire  
Editor

NOTICE OF  
ACTION IN MORTGAGE FORECLOSURE  
IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION - LAW  
NO 06-1859-CD

Sworn and subscribed to before me the day and year aforesaid.

  
Notary Public  
My Commission Expires

NOTARIAL SEAL  
SHARON J. PUSEY, Notary Public  
Houtzdale, Clearfield County, PA  
My Commission Expires, April 7, 2011

WILLIAM J MANSFIELD INC  
THE WOODS SUITE 1209  
998 OLD EAGLE SCHOOL RD  
WAYNE PA 19087

Wells Fargo Bank, N.A. as Trustee for  
Option One Mortgage Loan Trust 2000-1  
Asset-Backed Certificates, Series 2000-1,  
6501 Irvine Center Drive, Irvine, CA 92618-  
2118, Plaintiff vs. Matthew H. Wicker and  
Brenda L. Wicker, Mortgagor, Mariam  
Street, Route 253, Ramey, PA 16671,  
Defendants.

NOTICE OF SALE OF REAL PROPERTY  
TO: Matthew H. Wicker AND Brenda L.  
Wicker, Mortgagor, Mariam Street, Route  
253, Ramey, PA 16671.

Your house (real estate) at Mariam  
Street, Route 253, Ramey, PA 16671 is  
scheduled to be sold at the Sheriff's Sale on  
May 2, 2008, in the Clearfield County  
Courthouse, 1 North Second Street, Suite  
116, Clearfield, PA 16830, to enforce the  
court judgment of \$26,554.14, obtained by  
Plaintiff above (the mortgagee) against you.

If the sale is postponed, the property will be  
relisted for the Next Available Sale.

PROPERTY DESCRIPTION:

ALL those certain, pieces, parcels or  
tracts of land situate in Ramey Borough,  
County of Clearfield, and Commonwealth of  
Pennsylvania, more particularly bounded  
and described as follows:

THE FIRST THEREOF: BEGINNING at  
a point on township road leading to  
Houtzdale thence North 37 degrees 30'  
West, seventy-nine (79) feet to feet to a  
post; thence North 14 degrees 55' East,  
seventy-two (72) feet; thence by line of  
township road 14 degrees West, five  
hundred twenty-five (525) feet to the place of  
beginning. Containing one (1) acre more or  
less.

BEING County Parcel Number 17-L15-  
38.

Commonly known as: Mariam Street,  
Route 253, Ramey, Pennsylvania 16671.

BEING KNOWN AS: MARIAM STREET,  
ROUTE 253, RAMEY PA 16671.

PROPERTY ID NO.: 17-L15-000-38

CONTROL NO. 017-011843

TITLE TO SAID PREMISES IS  
VESTED IN MATTHEW H. WICKER BY  
DEED FROM BRENDA L. JONES,  
FORMERLY KNOWN AS BRENDA L.  
WICKER, DATED 2/2/2005 RECORDED  
2/4/2005 INSTRUMENT NO. 200501608.

MARK J UDREN, ATTORNEY FOR  
PLAINTIFF, MARK J UDREN & ASSO-  
CIATES, WOODCREST CORPORATE  
CENTER, 111 WOODCREST ROAD,  
SUITE 200, CHERRY HILL, NJ 08003-3620,  
856-669-5400.

EXHIBIT B

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20732  
NO: 06-1859-CD

PLAINTIFF: WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1

vs.

DEFENDANT: MATTHEW H. WICKER AND BRENDA L. WICKER, MORTAGOR

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 2/7/2008

LEVY TAKEN 2/21/2008 @ 10:29 AM

POSTED 2/21/2008 @ 10:29 AM

SALE HELD 5/2/2008

SOLD TO WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 5/20/2008

DATE DEED FILED 5/20/2008

PROPERTY ADDRESS 853 MIRIAM STREET RAMEY , PA 16671

SERVICES

2/25/2008 @ SERVED MATTHEW H. WICKER

SERVED MATTHEW H. WICKER, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 253 MIRIAM STREET, RAMEY, PENNSYLVANIA. CERT #70060810000145073718 RETURNED UNCLAIMED TO SHERIFF'S OFFICE 2/27/08

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY..

2/25/2008 @ SERVED MATTHEW H. WICKER

SERVED MATTHEW H. WICKER, DEFENANT, BY REG & CERT MAIL PER COURT ORDER TO P. O. BOX 100, RAMEY, PENNSYLVANIA. CERT #70060810000145073695. CERT MAIL RETURNED 2/27/08 UNCLAIMED.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY..

2/25/2008 @ SERVED BRENDA L. WICKER

SERVED BRENDA L. WICKER, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 253 MIRIAM STREET, RAMEY, CLEARFIELD COUNTY, PENNSYLVANIA. CERT #70060810000145073701 CERT MAIL RETURNED UNCLAIMED 3/17/08.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY..

2/25/2008 @ SERVED BRENDA L. WICKER

SERVED BARENDA L. WICKER, DEFENDANT, BY CERT & REG MAIL PER COURT ORDER TO P. O. BOX 100, RAMEY, PA 16671 , FORWARDED TO 1025 2ND AVE., ALTOONA, PA 16602 CERT #700608100001045073725. CERT RETURNED UNCLAIMED MARCH 20, 2008.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY.

**FILED**  
02:10 PM  
MAY 20 2008  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20732

NO: 06-1859-CD

PLAINTIFF: WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1

vs.

DEFENDANT: MATTHEW H. WICKER AND BRENDA L. WICKER, MORTAGOR

Execution REAL ESTATE

SHERIFF RETURN

---

SHERIFF HAWKINS \$267.18

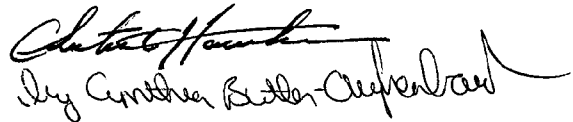
SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2008

\_\_\_\_\_

So Answers,



Chester A. Hawkins  
Sheriff

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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as  
Trustee for Option One  
Mortgage Loan Trust 2000-1  
Asset-Backed Certificates,  
Series 2000-1

Plaintiff

v.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 06-1859-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above  
matter, you are directed to levy upon and sell the following  
described property:

Mariam Street Route 253  
Ramey, PA 16671  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$26,554.14

Interest From 6/27/2007

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$6.97

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

(Costs to be added)

\$ \_\_\_\_\_

Received this writ this 7<sup>th</sup> day  
of February A.D. 2008  
At 1:00 A.M./P.M.

By

William A. Hester

Prothonotary costs 159.00  
Prothonotary

Clerk

Christina A. Hester  
Sheriff by Christina B. Hester, Deputy

Date 2/7/08

COURT OF COMMON PLEAS  
NO. 06-1859-CD

Wells Fargo Bank, N.A. as Trustee for Option One  
Mortgage Loan Trust 2000-1 Asset-Backed Certificates,  
Series 2000-1

vs.

Matthew H. Wicker  
Brenda L. Wicker, Mortgagor

WRIT OF EXECUTION

REAL DEBT \$ 26,554.14

INTEREST \$

from 6/27/2007

to Date of Sale

Ongoing Per Diem of \$6.97

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

COSTS PAID:

PROTHY \$ 159.00

SHERIFF \$

STATUTORY \$

COSTS DUE PROTHY. \$

PREMISES TO BE SOLD:

Mariam Street Route 253  
Ramey, PA 16671

*Chandra Arkema*

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

Received this writ  
of A.D.  
M.A.M.A.

11/1/06



.75 acres

856-669-

5700

**ALL** those certain pieces, parcels or tracts of land situate in Ramey Borough, County of Clearfield, and Commonwealth of Pennsylvania, more particularly bounded and described as follows:

**THE FIRST THEREOF:** BEGINNING at a point on township road leading to Houtzdale; thence North 37 degrees 30' West, seventy-nine (79) feet to a point; thence North 11 degrees 30' East, two hundred forty-seven (247) feet to a post; thence North 14 degrees 55' East, seventy-two (72) feet; thence by line of township road 14 degrees West, five hundred twenty-five (525) feet to the place of beginning. Containing One (1) acre more or less.

**THE SECOND THEREOF:** BEGINNING at a post on North side of (Front) Street leading to Houtzdale at the point of intersection with right-of-way of Pittsburgh & Susquehanna Railroad Co. (A. & P.C.); thence along said street North 25 degrees 36' East, two hundred thirty-eight (238) feet to a post; thence North 39 degrees 30' West, ninety-three (93) feet to a post on right-of-way aforesaid; and thence along said right-of-way aforesaid; thence along said right-of-way South 8 degrees 42' East, two hundred eighty-nine (289) feet to a post and place of beginning. Containing .23 acres, more or less.

BEING County Parcel Number 17-L15-38.

Commonly Known As: Mariam St Route 253, Ramey, Pennsylvania 16671.

BEING KNOWN AS: MARIAM STREET ROUTE 253  
RAMEY, PA 16671

PROPERTY ID NO.: 17-L15-000-38 CONTROL NO.: 017-011843

TITLE TO SAID PREMISES IS VESTED IN MATTHEW H. WICKER BY DEED FROM BRENDA L. JONES, FORMERLY KNOWN AS BRENDA L. WICKER, DATED 2/2/2005 RECORDED 2/4/2005 INSTRUMENT NO.: 200501608.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME MATTHEW H. WICKER

NO. 06-1859-CD

NOW, May 20, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on May 02, 2008, I exposed the within described real estate of Matthew H. Wicker And Brenda L. Wicker, Mortagor to public venue or outcry at which time and place I sold the same to WELLS FARGO BANK, N.A. AS TRUSTEE FOR OPTION ONE MORTGAGE LOAN TRUST 2000-1 ASSET-BACKED CERTIFICATES, SERIES 2000-1 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	21.21
LEVY	15.00
MILEAGE	21.21
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	28.76
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	

**TOTAL SHERIFF COSTS                    \$267.18**

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$29.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	26,554.14
INTEREST @ 6.9700 %	2,160.70
FROM 06/27/2007 TO 05/02/2008	

PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	

**TOTAL DEBT AND INTEREST                    \$28,754.84**

**COSTS:**

ADVERTISING	442.42
TAXES - COLLECTOR	116.42
TAXES - TAX CLAIM	502.05
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	267.18
LEGAL JOURNAL COSTS	90.00
PROTHONOTARY	159.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	

**TOTAL COSTS    \$1,751.07**

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for  
OPTION ONE MORTGAGE LOAN TRUST, 2000-1  
ASSET-BACKED CERTIFICATES, SERIES 2000-1,  
Plaintiff

vs.

MATTHEW H. WICKER  
BRENDA L. WICKER, Mortgagor  
Defendants

COPY

NO. 06-1859-CD

ORDER

NOW, this 26<sup>th</sup> day of February, 2007, the Plaintiff is granted leave to serve the  
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker**,  
Mortgagor by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to Miriam Street, Route 253, Ramey, PA 16671  
and PO Box 100, Ramey, PA 16671;
3. By certified mail, return receipt requested, to Miriam Street, Route  
253, Ramey, PA 16671 and PO Box 100, Ramey, PA 16671; and
4. By posting the mortgaged premises known in this herein action as  
Miriam Street, Route 253, Ramey, PA 16671.

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

I hereby certify this to be a true  
and attested copy of the original  
statement filed in this case.

BY THE COURT,  
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN  
President Judge

FEB 26 2007

Attest.

*William L. Brown*  
Prothonotary/  
Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

WELLS FARGO BANK, N.A. as TRUSTEE for OPTION  
ONE MORTGAGE LOAN TRUST 2000-1 ASSET BACKED  
CERTIFICATES, SERIES 2000-1

Plaintiff

vs.

MATTHEW H. WICKER

BRENDA L. WICKER

Defendants

**FILED**

0/10:00/L  
**OCT 22 2007**

3 Clerk to Appellate  
William A. Shaw  
Prothonotary/Clerk of Courts

NO. 06-1859-CD

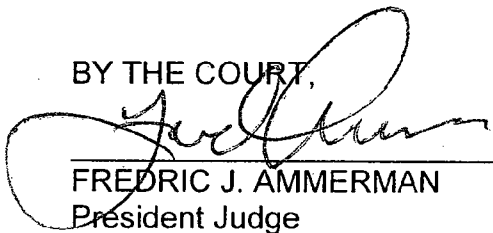
**ORDER**

NOW, this 19<sup>th</sup> day of October, 2007, the Plaintiff is granted leave to serve the  
Notice of Sheriff's Sale upon the Defendant **MATTHEW H. WICKER** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield  
County Legal Journal;
2. By first class mail to PO Box 100, Ramey, PA 16671 and last known  
address of 853 Mariam Street, Ramey, PA 16671;
3. By certified mail, return receipt requested to PO Box 100, Ramey, PA  
16671 and last known address of 853 Mariam Street, Ramey, PA  
16671; and
4. By posting the mortgaged premises known in this herein action as  
Mariam Street Route 253, Ramey, PA 16671

Service of the aforementioned publication and mailings is effective upon the  
date of publication and mailing and is to be done by Plaintiff's attorney, who will file  
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,

  
FREDRIC J. AMMERMAN  
President Judge



CHESTER A. HAWKINS  
SHERIFF  
COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



7006 0810 0001 4507 3695

Hastler

016H6505405  
\$05.380  
02/25/2008  
Mailed From 16830  
US POSTAGE

MATTHEW H. WICKER  
P. O. BOX 100  
RAMEY, PA 16671

A C S  
☐ INSUFFICIENT ADDRESS  
☐ ATTEMPTED NOT KNOWN  
☐ NO SUCH NUMBER/ STREET  
☐ NOT DELIVERABLE AS ADDRESSED  
☒ OTHER  
UNABLE TO FORWARD

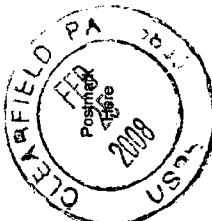
RTS  
RETURN TO SENDER

US Postal Service<sup>™</sup>  
**CERTIFIED MAIL<sup>™</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information, visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Postage Required)	
Restricted Delivery Fee (Postage Required)	
Total Postage & Fees	\$



Send To

MATTHEW H. WICKER  
P. O. BOX 100  
RAMEY, PA 16671  
City, State, ZIP+4

PS Form 3800, June 2002 See Reverse for Instructions



OVERSTICKER A TOP OF ENVELOPE TO THE RIGHT  
DO NOT CUT OFF THE ADDRESS LABEL OR THE RETURN ADDRESS LABEL

**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:

MATHEW H. WICKER  
P. O. BOX 100  
RAMEY, PA 16671

**COMPLETE THIS SECTION ON DELIVERY**

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

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)

7006 0810 0001 4507 3695

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540



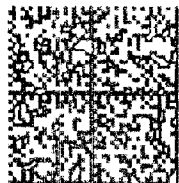
CHESTER A. HAWKINS  
SHERIFF  
COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



7006 0810 0001 4507 3701

016H16505405  
\$05.380  
02/25/2008  
Mailed From 16830  
US POSTAGE

Hasler



UNCLAIMED  
3/18  
3/15

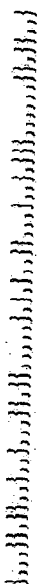
Box 100  
BRENDA L. WICKER  
253 MIRIAM STREET  
RAMEY, PA 16671

NIXTE 155 40 1 25 03/20/08

RETURN TO SENDER  
UNCLAIMED  
UNABLE TO FORWARD

BC: 16830247201 \*0596-11392-27-27

16830247201

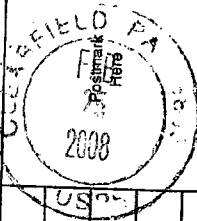


U.S. Postal Service<sup>TM</sup>  
**CERTIFIED MAIL<sup>®</sup> RECEIPT**  
(Domestic Mail Only: No Insurance Coverage Provided)

(For delivery information visit our website at [www.usps.com](http://www.usps.com))

**OFFICIAL USE**

Postage	\$
Certified Fee	
Return Receipt Fee (Postage Required)	
Restricted Delivery Fee (Postage Required)	
Total Postage & Fees	\$



Send To

Send To:  
or PO Box No.  
City, State, ZIP+4

BRENDA L. WICKER  
253 MIRIAM STREET  
RAMEY, PA 16671

PS Form 3800, June 2002 See Reverse for Instructions

7006 0810 0001 4507 3701

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS. FOLD AT DOTTED LINE.  
CERTIFIED MAIL

**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:

BRENDAN WICKER  
233 MIRIAM STREET  
RAMBLE, PA 16671

**COMPLETE THIS SECTION ON DELIVERY**

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

3. Service Type ☐ Express Mail  
☐ Certified Mail ☐ Return Receipt for Merchandise  
☐ Registered ☐ C.O.D.  
☐ Insured Mail
4. Restricted Delivery? (Extra Fee) ☐ Yes

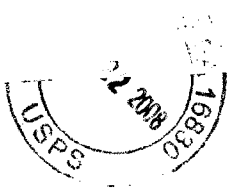
2. Article Number  
(Transfer from service label)

7006 0810 0001 4507 3701

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540







CHESTER A. HAWKINS  
SHERIFF  
COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



7006 0810 0001 4507 3725

016H16505405

\$05.380

Mailed From 16830

US POSTAGE

Hasler



UNCLAIMED

BRENDAL WICKER  
P.O. BOX 100  
RAMEY, PA 16671

UNCLAIMED

PA16C

U.S. Postal Service<sup>™</sup>  
**CERTIFIED MAIL<sup>™</sup> RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$



Sent To

BRENDAL WICKER  
P.O. BOX 100  
RAMEY, PA 16671  
City, State, ZIP+4

PS Form 3800, June 2002 See Reverse for Instructions

7006 0810 0001 4507 3725

# CERTIFIED MAIL

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

## 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:

BRENDA L. WICKER  
P. O. BOX 100  
RAMEY, PA 16671

### 2. Article Number

(Transfer from service label)

PS Form 3811, February 2004

## COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent  
☒ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☒ Yes  
If YES, enter delivery address below: ☐ No

1025 2nd Ave

Altoona Pa 16602

### 3. Service type

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

### 4. Restricted Delivery? (Extra Fee)

☐ Yes

7006 0810 0001 4507 3725

Domestic Return Receipt

102595-02-M-1540



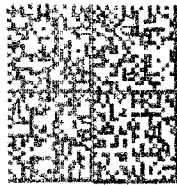
CHESTER A. HAWKINS  
SHERIFF  
COURTHOUSE  
1 NORTH SECOND STREET - SUITE 116  
CLEARFIELD, PENNSYLVANIA 16830



7006 0810 0001 4507 3718

Holder

016446505405  
\$05.380  
02/25/2008  
Mailed From: 16830  
US POSTAGE



MATTHEW H. WICKER  
253 MIRIAM STREET  
RAMEY, PA 16671

INSUFFICIENT ADDRESS  
☐ ATTEMPTED NOT KNOWN  
☐ NO SUCH NUMBER/ STREET  
☐ NOT DELIVERABLE AS ADDRESSED  
☐ UNABLE TO FORWARD

A  
C  
S

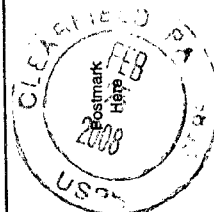
RTS  
RETURN TO SENDER

U.S. Postal Service<sup>TM</sup>  
CERTIFIED MAIL<sup>TM</sup> RECEIPT  
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$



Sent To

MATTHEW H. WICKER  
253 MIRIAM STREET  
RAMEY, PA 16671  
City, State, Zip+4

PS Form 3800, June 2002 See Reverse for Instructions

7006 0810 0001 4507 3718

**CERTIFIED MAIL**

PLACE STICKER ATTACHMENT OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS FOLD AT DOTTED LINE

**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:

MATTHEW WICKER  
253 MIRIAM STREET  
RAMEY, PA 16671

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

☒ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Registered

☐ Insured Mail

☐ Express Mail

☐ Return Receipt for Merchandise

☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7006 0810 0001 4507 3718

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540