

06-1859-CD
Wells Fargo et al vs. Matthew Wicker et al

Wells Fargo et al vs. Matthew Wicker et al
2006-1859-CD

Date: 1/4/2008

Time: 11:18 AM

Page 1 of 2

Clearfield County Court of Common Pleas

User: LMILLER

ROA Report

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
11/9/2006	New Case Filed.
	✓ 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.
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
2/23/2007	✓ Motion For Special Service Pursuant to Special Order of Court, filed by s/ Mark J. Udren, Esquire. No CC
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
3/2/2007	✓ Filing: Praeclipe 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.
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.
4/11/2007	✓ Filing Praeclipe 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.
5/10/2007	✓ Praeclipe 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.
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
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.
	✓ Filing: Praeclipe 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
10/19/2007	Motion For Special Service Pursuant to Special Order of Court, filed by s/ Mark J. Udren, Esquire. No CC

Date: 1/4/2008

Time: 11:18 AM

Page 2 of 2

Clearfield County Court of Common Pleas

User: LMILLER

ROA Report

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

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

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)

ATTORNEY FOR PLAINTIFF

FILED

11/3/54/07
NOV 09 2006 44th pd.
William A. Shaw
Prothonotary/Clerk of Courts
\$5.00

2CCShff

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

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

bill
Deputy Prothonotary

NO. Ole-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. 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.

bill
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 asentir 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 dafie, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, 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 IMMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE 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. Meholic
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

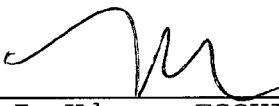
* This interest rate is subject to adjustment as more fully set forth in the Note and Mortgage.

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.



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 bor 1 prop
LINES=PER-PAGE=NO CONDITIONS=4
647/0002199289/OP793/1/9/00000000000000

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06
1C FORM=CKPX PRINTER=PZ3Z SECURITY=2
PAGE 3,376

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/Servicer: Option One Mortgage Corporation

EMERGENCY MORTGAGE ASSISTANCE PROGRAM
HOMEOWNER'S
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. 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
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/OP794/3/9/000000000000

1C FORM=CKPX PRINTER=PZ3 SECURITY=2
PAGE 3,378

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

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 Street 253, Ramsey 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

\$ 185.21

(b) Previous late charges:

\$.00

(c) Other charges; Escrow, Inspection,

\$.00

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

\$ 0.00

(e) TOTAL AMOUNT OF (a) (b) and (c) REQUIRED

\$ 3771.24

AS OF THIS DATE
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.

10-08-06
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

PAGE 3,382
1C FORM=CKPX PRINTER=PZ3Z 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@OOMC.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 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
LOAN= 0002199289 DATE=09-08 USER=R30 KEY=OPT97 VERS=023 TITLE=Part 4 PA NOI bor 1 prop
LINES-PER-PAGE=NO CONDITIONS=0

PAGE 3,384
1C FORM=CKPX PRINTER=PZ3Z 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)
OPT97 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/OP820/1/9/000000000000

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06
PAGE 3,385
1c FORM=CKPX PRINTER=PZ3Z 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

OP820 (Page 1 of 9)

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. 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
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/OP821/3/9/00000000000000

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06
1C FORM=CKPX PRINTER=PZ3Z MAIL

PAGE 3,387
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

\$ 3771.24

AS OF THIS DATE

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:

<u>Overnight Mail Address</u>	<u>Western Union</u> Quick Collect
4600 Touchton Rd E Bldg 200 Ste 102 Jacksonville, FL 32246 Mailstop: J1 CASH	Pay to: Option One Mortgage Corporation Code City: OptionJax, FL

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)

10-08-06
LOAN= 0002199289 DATE=09-08 USER=R32 KEY=OP823 VERS=009 TITLE=Part 3 PA NOI CO-BOR 2 MAIL
LINES-PER-PAGE=NO CONDITIONS=0

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06
1C FORM=CKDX PRINTER=PZ3Z SECURITY=2

PAGE 3,391

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 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
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

PAGE 3,393

1C FORM=CKPX PRINTER=PZ3Z 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)
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

01/30/07
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

So Answers,

____ Day of _____ 2007

✓ 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

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)

ATTORNEY FOR PLAINTIFF

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

COURT OF COMMON PLEAS
CIVIL DIVISION

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

NOV 09 2006

Attest.

William H. Wicker
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. Meholic
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 asentear 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 dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademas, 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 IMMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE 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.



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 DATE=09-08 USER=R30 KEY=OP793 VERS=010 TITLE=Part 1 PA NOI bor 1 prop
LOAN= 0002199289 CONDITIONS=4
LINES PER PAGE=NO 647/002199289/OP793/1/9/00000000000000

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06
1C FORM=CKFX PRINTER=PZ3Z SECURITY=2

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/Servicer: 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.
THE PENNSYLVANIA HOUSING FINANCE AGENCY - Under the Act, you are entitled to 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. 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
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=PZ3Z SECURITY=2
PAGE 3,378

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

10-08-06 DATE=09-08 USER=R30 KEY=OP795 VERS=016 TITLE=Part 2 PA NOI bor 1 prop
LOAN= 0002199289 CONDITIONS=0
LINES-PER-PAGE=NO 647/0002199289/OP795/4/9/000000000000

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-08
1C FORM=CKPX PRINTER=PZ3Z SECURITY=2

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, Ramsey 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 Bldg 200 Ste 102 Jacksonville, FL 32246 Mailstop: JL CASH	Pay to: Option One Mortgage Corporation Code City: OptionJax, FL

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)
OPT795 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 DATE=09-08 USER=R30 KEY=OP796 VERS=009 TITLE=Part 3 PA NOI bor 1 prop
LOAN= 0002199289 LINES=PER-PAGE=NO CONDITIONS=0

PAGE 3,384
1C FORM=CKPX PRINTER=P232 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@OOMC.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 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 DATE=09-08 USER=R30 KEY=OPT97 VERS=023 TITLE=Part 4 PA NOI bor 1 prop
LOAN= 0002199289
LINES-PER-PAGE=NO CONDITIONS=0

1C FORM=CKPX PRINTER=PZ3Z SECURITY=2

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06

- * 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)
OPT97 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/OP820/1/9/000000000000

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

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-06
1 PA NOI CO-BOR 2 MAIL
1C FORM=CKPX PRINTER=PZ3Z SECURITY=2

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). 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 DATE=09-08 USER=R32 KEY=OP821 VERS=008 TITLE=Part 1 PA NOI CO-BOR 2 MAIL
LOAN= 0002199289 CONDITIONS=4
LINES-PER-PAGE=NO
647/0002199289/OP821/3/9/000000000000

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

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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

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).

HOW TO CURE YOUR MORTGAGE DEFECTS (BRING IT UP TO DATE)

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

Your property located at:
Mariam St. rt 253, Ramey PA 16671

IS SERIOUSLY IN DEFAULT because:
A. YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following

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

(c) Other charges: Escrow inspection.

if any

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

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

OP822 (Page 4 of 9)

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\$ 0.00

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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
Blk 300 Grd 102
Pay to: Option One Mortgage Corporation
Code City: OptionJax, FL

Buy 200 Ste 102
Jacksonville, FL 32246
Mail to: Tl 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

ann]icible)

(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.

10-08-06 DATE=09-08 USER=R32 KEY=OP823 VERS=009 TITLE=Part 3 PA NOI CO-BOR 2 MAIL
LOAN= 0002199289 CONDITIONS=0
LINES-PER-PAGE=NO

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-08
1C FORM=CKPX PRINTER=R32 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)

OP823 009 R32

10-08-06 DATE=09-08 USER=R32 KEY=OP824 VERS=022 TITLE=Part 4 PA NOI CO-BOR 2 MAIL LINES-PER-PAGE=NO CONDITIONS=0 647/0002199289/OP824/8/9/000000000000

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-08
1C FORM=CKPX PRINTER=PZ3Z SECURITY=2

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@OOMC.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 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
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
MSP LETTERWRITER ACTIVITY FOR MUNITH OR U2-U0
1c FORM=CKPX PRINTER=PZ3Z 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)
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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 06-1859-CD

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

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.

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 *1111001* NO. *6K*
FEB 23 2007 *6K*

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.

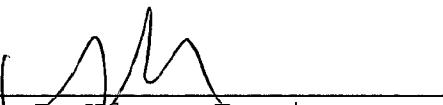
2. Pursuant to Pa.R.C.P. 430, Plaintiff made a Good Faith Investigation, the report thereof being attached hereto as Exhibit B.

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. Uden, 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:

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

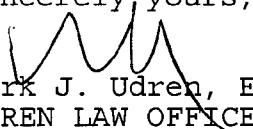
Dear Defendant:

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

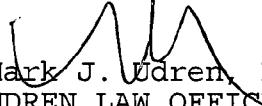
Dear Defendant:

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**
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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:

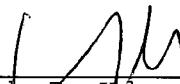
DATE MAILED:

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.

UDREN LAW OFFICES, P.C.

Dated:



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. * NO. 06-1859-CD
MATTHEW H. WICKER *
BRENDA L. WICKER, Mortgagor *
Defendants *

O R D E R

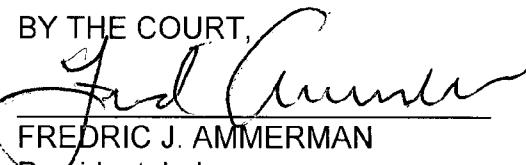
NOW, this 26th day of February, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant **Brenda L. Wicker,**
Mortgagor by:

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
12:55 PM
FEB 26 2007
3cc
Atty Udren

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

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

Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 06-1859-CD

FILED

MAR 02 2007

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

No 4L.

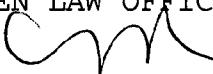
ISSUED REINSTATE
COMPLAINT TO
STAY

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. * NO. 06-1859-CD
MATTHEW H. WICKER *
BRENDA L. WICKER, Mortgagor *
Defendants *

O R D E R

NOW, this 26th 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. Ammerman
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

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

FILED
354
NOV 09 2006

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. Meholic
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:

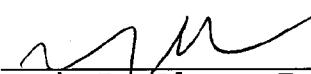
DATE MAILED: 3/6/07

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.

UDREN LAW OFFICES, P.C.

Dated: 3/6/07


Mark J. Udren, Esquire
Attorney for Plaintiff

FILED NO
3/11/07
MAR 07 2007
William A. Shaw
Prothonotary/Clerk of Courts

Brenda Wicks
P.O. Box 100
Rome, PA 16671



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

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

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

Street Address	Brenda Wicks
City, State, Zip	P.O. Box 100
City, State, Zip	Rome, PA 16671

PS Form 3800 (August 2006)
See Reverse for Instructions

id present it when making an inquiry.

Receipt is desired, please present the Certified Mail affix label with postage and mail.

May be restricted to the addressee or may be restricted to mark the mailpiece with the

Postmark on your Certified Mail receipt is

Service, please complete and attach a Return

Receipt Requested. To receive a fee waiver for

service and add applicable postage to cover the

cost of Registered Mail. For

mail class of International 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 Wales
PO Box 100
Ranney, PA 16074

COMPLETE THIS SECTION ON DELIVERY

A. Signature	<input checked="" type="checkbox"/> Agent
<input checked="" type="checkbox"/> X	<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

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

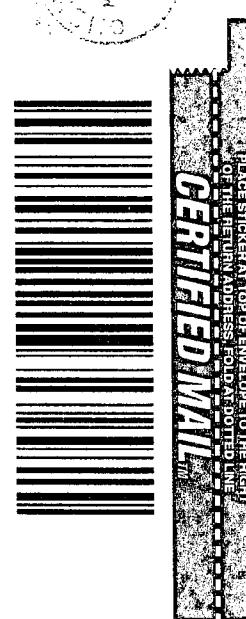
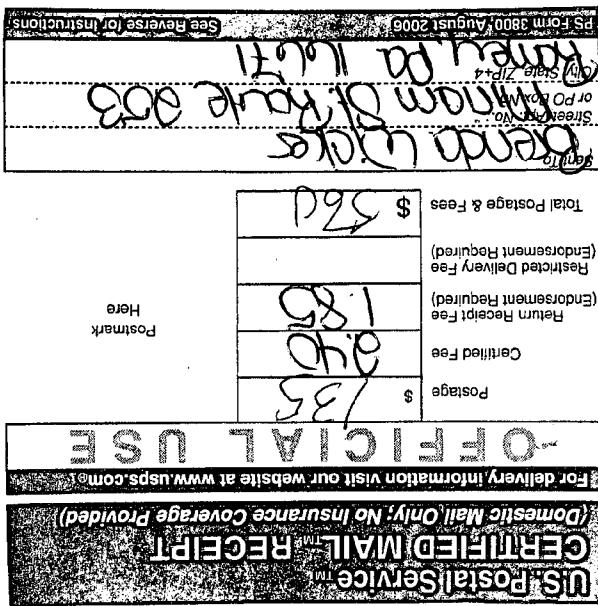
4. Restricted Delivery? (Extra Fee) Yes

2. Article Number (Transfer from service label)	7006 2150 0000 6968 7556
--	--------------------------

102595-02-W-1540

PS Form 3811, February 2004

Domestic Return Receipt



UDREN LAW OFFICES, P.C.
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD
CHERRY HILL, NJ 08002

Bendo Dicks
Union St. Route 3503
Perry, Pa. 16072

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>■ 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.</p> <p>1. Article Addressed to:</p> <p><i>Brenda Wicks</i></p> <p><i>Elmwood Street</i></p> <p><i>Route 303</i></p> <p><i>Romeo, PA 16071</i></p>		<table border="1"> <tr> <td>A. Signature X</td> <td><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</td> </tr> <tr> <td>B. Received by (Printed Name)</td> <td>C. Date of Delivery</td> </tr> <tr> <td colspan="2">D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</td> </tr> <tr> <td colspan="2">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. 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</td> </tr> </table>		A. Signature X	<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. 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	
A. Signature X	<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. 4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes											
2. Article Number (Transfer from service label)		700b 2150 0000 6068 7549	102595-02-M-1540								
PS Form 3811, February 2004		Domestic Return Receipt									

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/11/2007
William A. Shaw
Prothonotary/Clerk of Courts

1 Client to Atty

2

REINSTATE COMPLAINT
TO SHAW

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 *

O R D E R

NOW, this 26th 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 J. Ammerman
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

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)

ATTORNEY FOR PLAINTIFF

Appl. U 200 Document
Reinstated/Rescued to Sheriff/Attorney
for service

COPY
Deputy Prothonotary

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

FILED
354
NOV 09 2006

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. Meholic
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 COPRORATE 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*
mtm/bs
MAY 10 2007
lm

William A. Shaw
Prothonotary/Clerk of Courts

PROOF OF PUBLICATION

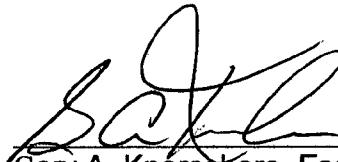
STATE OF PENNSYLVANIA :

:

COUNTY OF CLEARFIELD :

:

On this 27th 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.



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

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. Meholic, 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 or 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,
PLANTIFF VS. MATTHEW H. WICKER and
BRENDA L. WICKER, MORTGAGOR,
DEFENDANTS
TO: BRENDA L. WICKER,
MORTGAGOR, Defendant, whose last
known addresses are Millam Street, Route
253, Ramley, PA 16671 and P.O. Box 100,
Ramley, 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
against Defendant, Plaintiff
endorsed with a Notice to Defendant, 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 TENTS FEET (243.9) TO AN
IRON PIN ON LINE OF NOW OR
FORMERLY MARTIN KRAZINSKI;
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 LANDS DEGREES THIRTY
THREE MINUTES FIVE SECONDS EAST
ONE HUNDRED FIFTY SEVEN AND
THIRTY FIVE HUNDREDS FEET
(157.35) TO AN IRON PIN AND PLACE OF
BEGINNING; KNOWN AS LOT NO. 2 ON
MAP PREPARED BY P.R. MONDOCK FOR
SHIROKOV SURVEYS AND DATED JULY
22, 2003.

SEIZED, taken in execution to be sold
as the property of LYNNDON D. HUBLER
AND JULIA L. 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 2005-01T2, 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, 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 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 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. Meholic, Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, Ext. 5982

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

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
: SS:
COUNTY OF CLEARFIELD :

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.

Margaret E. Krebs

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

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

02:45 PM
JUN 25 2007

LM
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

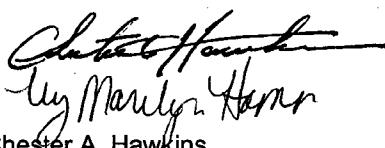
RETURN COSTS

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,


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

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)

ATTORNEY FOR PLAINTIFF

FILED *Atty pd*
JUN 29 2007 20:00

Notice
William A. Shaw to *Def's*
Prothonotary/Clerk of Courts

Statement
to Atty
6K

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

NO. 06-1859-CD

**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	
TOTAL	<u>\$26,554.14</u>

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

UDREN LAW OFFICES, P.C.
Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: June 29, 2007

PRO PROTHY

William A. Shaw
61

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 *

O R D E R

NOW, this 26th 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
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

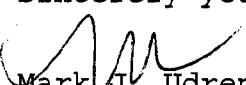
Re: Wells Fargo Bank, N.A. as Trustee for Option One Mortgage Loan
Trust 2000-1 Asset-Backed Certificates, Series 2000-1
vs.
Matthew H. Wicker
Brenda L. Wicker, Mortgagor
Clearfield County C.C.P. No. 06-1859-CD

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.

UDREN LAW OFFICES, P.C.

Dated: 3/6/07



Mark J. Udren, Esquire
Attorney for Plaintiff

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



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

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information, visit our website at www.usps.com

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

Recipient
Street Address
or P.O. Box No.
City, State, ZIP+4

Brenda Wicks
Box 100
Ranney, PA 16671

PS Form 3800, August 2006

See Reverse for Instructions

7530-02-000-9047

id present it when making an inquiry.

Recipient is desired, please present the article with a postmark or the Certified Mail label.

May be restricted to the addressee or a clerk or mailer.

Use the class of International Mail.

IS PROVIDED with Certified Mail. For

use First-Class Mail or Priority Mail.

domestic 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
P.O. Box 100
Ranney, PA 16071

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Agent

Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes

If YES, enter delivery address below:

No

3. Service Type

Certified Mail Express Mail

Registered Return Receipt for Merchandise

Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee)

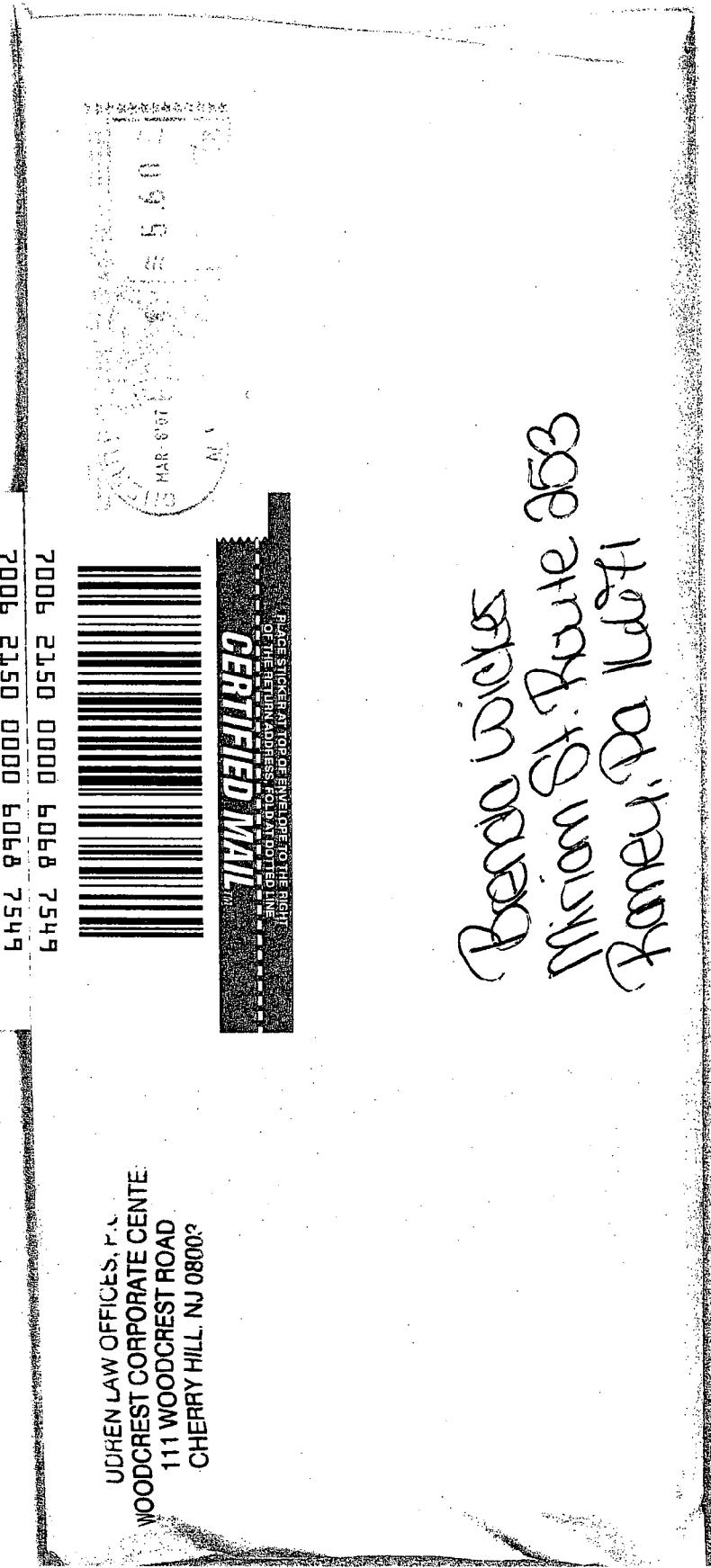
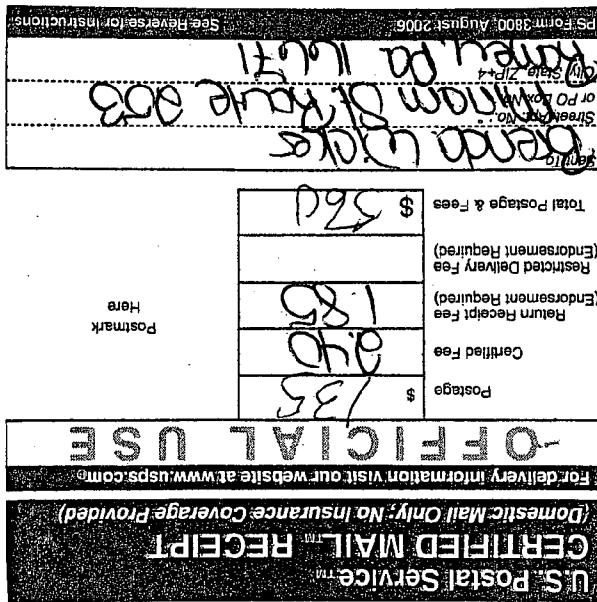
Yes

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

Domestic Return Receipt

102595-02-N-1540

PS Form 3811, February 2004



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 valuable items, 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

COMPLETE THIS SECTION			
COMPLETE THIS SECTION ON DELIVERY			
<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>Article Addressed to:</p> <p><i>Brenda Wicks</i> <i>1111 Main Street</i> <i>Route 303</i> <i>James, PA 16064</i></p>			
<p>A. Signature</p> <p>X</p>		<p><input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>B. Received by (Printed Name)</p>		<p>C. Date of Delivery</p>	
<p>D. Is delivery address different from item 1?</p>		<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>If YES, enter delivery address below:</p>			
<p>3. Service Type</p>		<p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail</p>	
		<p><input type="checkbox"/> Express Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee)</p>		<p><input type="checkbox"/> Yes</p>	
<p>5. Article Number</p>		<p>7006 2150 0000 6068 7549</p>	
<p>(Transfer from service label)</p>			
<p>DS Form 3811, February 2004</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***
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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 Praeipe
to File Proof of Publication.

I have enclosed an extra copy of the Praeipe 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 COPRORATE 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
WELL'S 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 FORECLOSURE
You are hereby notified that Plaintiff, WELL'S 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 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. 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 :
: SS:
COUNTY OF CLEARFIELD :

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.

Margaret E. Krebs

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

Cheryl J. Robison

Notary Public

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

My Commission Expires
October 31, 2007

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.

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LAWYER REFERRAL SERVICE, David S. Meholic, 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

Sharon J. Pusey
Sharon J. Pusey, Esquire

STATE OF PENNSYLVANIA :
:
COUNTY OF CLEARFIELD :

On this 27th 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 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.

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

Sworn and subscribed to be: 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

FILED
557
NOV 09 2006

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.

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

COPY

06100582

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.

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Court Administrator
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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 IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFFICIENTE 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 ASSISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL
LAWYER REFERRAL SERVICE
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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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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
PO Box 100
Ramey, PA 16671

DATE of Notice: May 18, 2007

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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
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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

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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

Sworn to and subscribed
before me this 26th day
of July, 2007

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

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
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
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ATTORNEY FOR PLAINTIFF

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

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.

Prothonotary

Willie H. Udren 6/29/07

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400.

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

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

TO: Matthew H. Wicker
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.

Prothonotary

*Matthew H. Wicker
6/29/07*

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400.

UDREN LAW OFFICES, P.C.
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

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

TO: Matthew H. Wicker
Mariam Street Route 253
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.

Prothonotary

W. Udren 6/29/07
BD

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

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400.

UDREN LAW OFFICES, P.C.
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

TO: Matthew H. Wicker
853 Mariam Street
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.

Prothonotary

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

W. Udren 6/24/07
B

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
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

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

Prothonotary

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

Willie L. Khan 6/29/07
BD

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: \$

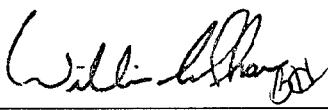
Matthew H. Wicker Entry: \$20.00
Brenda L. Wicker
Defendant(s)

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
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

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 Atty pd. 20.00
MAY 14 2007 ICCBewonits

JUN 29 2007 w/property

W.A. Shaw dese. to Shff
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

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 Praeclipe 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 _____

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 6501 Irvine Center Drive
Trustee for Option One Irvine, CA 92618-2118
Mortgage Loan Trust 2000-1
Asset-Backed Certificates,
Series 2000-1

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

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.

UDREN LAW OFFICES, P.C.

DATED: June 26, 2007

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
- 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
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

Plaintiff

v.

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

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 Chapman of Boston Prothonotary

Date 10/29/07 ²⁰⁰⁷ ~~10/29/07~~

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

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.

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

LA
FILED
M10/30/01 NO
OCT 19 2001
GW

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

William A. Shaw
Prothonotary/Clerk of Courts

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 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.

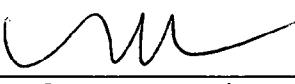
3. Pursuant to Pa.R.C.P. 430, Plaintiff made a Good Faith Investigation, the report thereof being attached hereto as Exhibit C.

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

7th 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

Attempts: and after due and diligent efforts, was unable to effect service.
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

17th 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 R

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 H Wicker.

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.

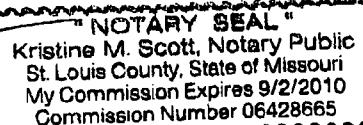
ADDITIONAL INFORMATION ON SUBJECT -

A. DATE OF BIRTH:
August 1975

AFFIANT: Melissa Kozma

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

MOTARY 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

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

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

FILED

01/10/001
OCT 22 2007

3 Client to ATTCL WORN
William A. Shaw

Prothonotary/Clerk of Courts

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

Plaintiff

vs.

MATTHEW H. WICKER
BRENDA L. WICKER

Defendants

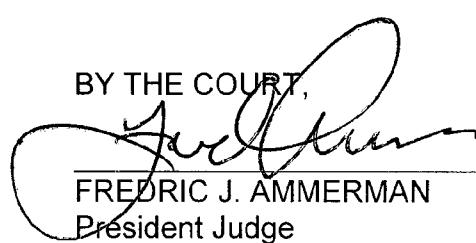
O R D E R

NOW, this 19th 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. Straw
Prothonotary/Clerk of Courts

DATE: 10-22-07
A 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

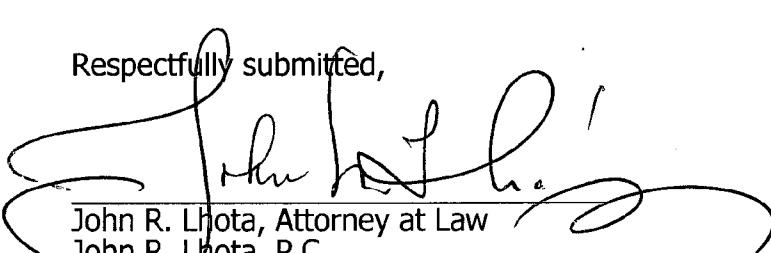
WELLS FARGO BANK, N.A. as Trustee
for Option One Mortgage Loan Trust
2000-1 Asset-Backed Certificates,
Series 2000-1)
Plaintiff,
v.)
No. 06-1859-CD
MATTHEW H. WICKER and
BRENDA L. WICKER, Mortgagor,
Defendants.)

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 *01/11/08* *200*
JAN 03 2008 *Atty Lhota*
William A. Shaw
Prothonotary/Clerk of Courts
(6K)

CLIFFFIELD, PENNSYLVANIA 16830
110 NORTH SECOND STREET
ATTORNEY AT LAW
JOHN R. LHOOTA, P.C.

Lap over margin

FILED

JAN 03 2008

William A. Shaw
Prothonotary/Clerk of Courts

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

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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

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)

5 **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, Atty pd. 20.00

1112:45(6)1
FEB 07 2008 ICC & 6 wnts
w/prop. desc.
to Sheriff
William A. Shaw
Prothonotary/Clerk of Courts

68

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

ATTORNEY FOR PLAINTIFF

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

Plaintiff
v.

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County
MORTGAGE FORECLOSURE

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

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
- 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.
MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
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WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
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 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 Praecept 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 _____

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 6501 Irvine Center Drive
Trustee for Option One Irvine, CA 92618-2118
Mortgage Loan Trust 2000-1
Asset-Backed Certificates,
Series 2000-1

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

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 _____

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

ATTORNEY FOR PLAINTIFF

OPY

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)

\$ 159.00
Prothonotary costs

By Willie L. Chang
Prothonotary
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

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

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

07/28/07
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

So Answers,

____ Day of _____ 2007

Chester A. Hawkins

Dixie Amherst Butler Depphala
Chester A. Hawkins
Sheriff

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

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 Willie L. Chapman
Clerk

Date 6/29/07

Received this writ this 29th day
of June A.D. 2007
At 8:00 A.M./P.M.

Chester A. Hawkins
by Cynthia Butler-Ayehla

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

qfb aid to firm with Devlin K
D.A. W.M.A.

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	
TOTAL SHERIFF COSTS	\$322.94

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$0.00

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	
TOTAL DEBT AND INTEREST	\$27,925.41

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	
TOTAL COSTS	\$1,067.80

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

CC-338

vs.
MATTHEW H. WICKER
BRENDA L. WICKER, Mortgagor

Defendants

* NO. 06-1859-CD

O R D E R

NOW, this 26th 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 J. Ammerman
Prothonotary/
Clerk of Courts



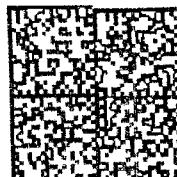
CHESTER A. HAWKINS

SHERIFF

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

CJ

7006 0810 0001 4507 3459



Hasler

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

016H16505405

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

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

RTS
RETURN TO SENDER

7006 0001 4507 3459

U.S. Postal Service™	
CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only, No Insurance Coverage Provided)	
For delivery information, visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Postage	\$
Certified Fee	\$
Return Receipt Fee (Endorsement Required)	\$
Restricted Delivery Fee (Endorsement Required)	\$
Total Postage & Fees	\$ 6.28



Sent To

Street, Apt. No.,
or P.O. Box No.,
City, State, Zip 44

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

PS Form 3-800, June 2002
See Reverse for Instructions



COMPLETE THIS SECTION ON DELIVERY

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
RAMSEY, PA 16671

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

7006 0810 0001 4507 3459

102595-02-W-1540

2. Article Number
(Transfer from service label)

Domestic Return Receipt

PS Form 3811, February 2004

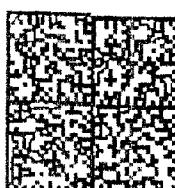


CHESTER A. HAWKINS
SHERIFF

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



CA 7006 0810 0001 4507 3466



Hasler

06H16505405
\$06.280
06/28/2007
Mailed From 16830
US POSTAGE

BRENDA L. WICKER
P. O. BOX 100
RAMEY, PA 16671

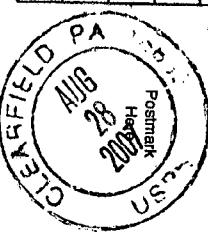
8-29

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

RTS
RETURN TO SENDER

1667140100-00 8001

U.S. Postal Service TM	
CERTIFIED MAIL TM RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
4507	2006
Postage	\$
✓ Certified Fee	
Return Receipt Fee (Endorsement Required)	
Endorsed Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.28



Sent To

Street, Apt. No. BRENDA L. WICKER
or P.O. Box No. P.O. BOX 100
City, State, ZIP+4 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
RAMSEY, PA 16671

COMPLETE THIS SECTION ON DELIVERY

A. Signature	<input type="checkbox"/> Agent
	<input type="checkbox"/> Addressee
X	
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 type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.
4. Restricted Delivery? (Extra Fee)	<input type="checkbox"/> Yes

**2. Article Number
(Transfer from service label)**

7006 0810 0001 4507 3466

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February 2004

UDREN LAW OFFICES, P.C.

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

856.669.5400

FAX: 856.669.5399

MARK J. UDREN*
STUART WINNEG**
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

PENNSYLVANIA OFFICE
215-568-0500

**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 DIVISIONWELLS 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 19th 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.

W. L. Ammerman
Prothonotary/
Clerk of Courts

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
RAMSEY, PA 16671

POSTAGE PAID
BY AIR MAIL
TO THE UNITED STATES
POSTAL SERVICE

COMPLETE THIS SECTION ON DELIVERY

A. Signature	<input type="checkbox"/> Agent
<input checked="" type="checkbox"/> X	<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 <input type="checkbox"/> 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 4432

102595-02-M-1540

PS Form 3811, February 2004

Domestic Return Receipt

SENDER: COMPLETE THIS SECTION**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:

MATTHEW H. WICKER
853 MARIAM STREET
RAMEY, PA 16671

A. Signature	<input checked="" type="checkbox"/> Agent
<input checked="" type="checkbox"/> X	<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 type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)

<input type="checkbox"/> Yes

**2. Article Number
(Transfer from service label)**

7006 0810 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

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

PENNSYLVANIA OFFICE
275-568-9300

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

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

PENNSYLVANIA OFFICE
215-368-9500

**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.

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)

ATTORNEY FOR PLAINTIFF

FILED NO
APR 25 2008
12:00 PM
2008

William A. Shaw
Prothonotary/Clerk of Courts

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 06-1859-CD

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: Mark J. Udren

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 OptionOne

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 proper-
ty 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

PROOF OF PUBLICATION

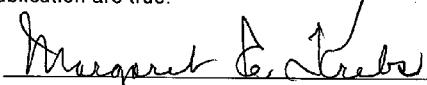
STATE OF PENNSYLVANIA

SS:

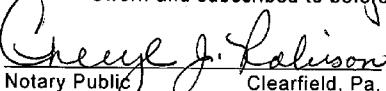
COUNTY OF CLEARFIELD

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

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.

Sharon J. Pusey
Notary Public
My Commission Expires

NOTARIAL SEAL:
SHARON J. PUSEY, Notary Public
Hootzdale, 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 Hootzdale 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 19th 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 J. Ammerman
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 26th 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. Ammerman
Prothonotary/
Clerk of Courts

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
6501 Irvine Center Drive
Irvine, CA 92618-2118
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

FILED *m/15/08* NO CC
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: *Tom J. Dyer*
Attorneys for Plaintiff
MARK J. UDREN, ESQUIRE
STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
ALAN M. MINATO, ESQUIRE
CHANDRA M. ARKEMA, ESQUIRE

Name and Address Of Sender		UDREN LAW OFFICES, P.C. 11 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003		ATTN: Amber D. Sandor		Postmark and Date of Receipt							
Line	Article Number	Name of Addressee, Street, and Post Office Address		Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R.R. 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		Total Number of Pieces Received at Post Office	Postmaster, Per (Name of Receiving Employee)	The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise is \$500. The maximum indemnity payable is \$25 per piece for registered mail sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S922 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.						Affix stamp here if issued as certificate of mailing or for additional copies of this bill.			
4		4	9JR										

PS Form 3877, February 1994

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

Matthew H. Wicker
Brenda L. Wicker, Mortgagor; #06100582 (Clearfield)

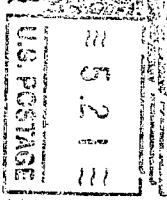
5/2/08

DR

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



**U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)**

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	2.65
Certified Fee		0.15
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		

Postmark
Here

<i>Sent To</i>	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

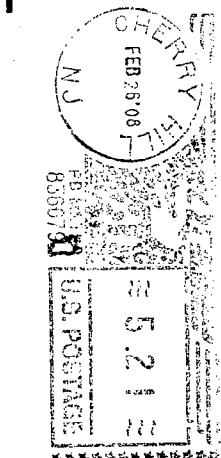
SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
■ Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature <input checked="" type="checkbox"/> X	B. Received by (Printed Name) C. Date of Delivery
D. Is delivery address different from item 1? If YES, enter delivery address below:	<input type="checkbox"/> Yes <input type="checkbox"/> No	3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered Mail <input type="checkbox"/> Insured Mail <input type="checkbox"/> Express Mail <input checked="" type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D.	4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes
1. Article Addressed to:		<p>Brenda L. Wicker P.O. Box 100 Ramey, PA 16671</p>	
2. Article Number (Transfer from service label)		7007 3020 0000 0876 0958	
PS Form 3811, February 2004		Domestic Return Receipt	
		102595-02-M-1540	

AS

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

NOTICE OF SHERIFF'S SALE OF

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



U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
6960 9290 0000 0200 7002	Postage \$
6960 9290 0000 0200 7002	Certified Fee <u>2.65</u>
6960 9290 0000 0200 7002	Return Receipt Fee (Endorsement Required) <u>2.15</u>
6960 9290 0000 0200 7002	Restricted Delivery Fee (Endorsement Required)
6960 9290 0000 0200 7002	Total Postage & Fees \$
Postmark Here	
Sent To	
Street, Apt. No.; or PO Box No.	Matthew H. Wicker
City, State, ZIP+4	853 Mariam Street Ramey, PA 16671

PS Form 3800, August 2006 See Reverse for Instructions

Certified Mail Provides:

- A mailing receipt
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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 valuable items, 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.

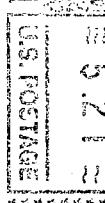
IMPORTANT: Save this receipt and present it when making an inquiry.

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

COMPLETE THIS SECTION ON DELIVERY			
A. Signature		B. Received by (Printed Name)	
<input checked="" type="checkbox"/> X		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	
1. Article Addressed to:			
<p>Matthew H. Wicker 853 Mariam Street Ramey, PA 16671</p>			
2. Article Number (Transfer from service label) 7007 3020 0000 0876 0989			
3. Service Type			
<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.			
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes			
102595-02-M-1540			

AS

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

**U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)**

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	2.65
Certified Fee		2.15
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	

Postmark
Here

Sent To	Brenda L. Wicker Mariam Street, Route 253 Ramey, PA 16671
Street, Apt. No.; or PO Box No.	

City, State, ZIP+4

See Reverse for Instructions

PS Form 3800, August 2006

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

COMPLETE THIS SECTION ON DELIVERY			
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:			
<p>Brenda L. Wicker Mariam Street, Route 253 Ramey, PA 16671</p>			
2. Article Number (Transfer from service label)			
7007 3020 0000 0876 0972			
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.			
4. Restricted Delivery? (Extra Fee)			
<input type="checkbox"/> Yes			

AB

PR

TO : Matthew H. Wicker

P.O. Box 100
Ramey, PA 16671

NOTICE OF SHERIFF'S SALE OF RI

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



5960 9280 0000 0200 7007
5960 0000 0200 7007

U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
2.65	
Certified Fee	\$
2.15	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$
Postmark Here	
Sent To	
Street, Apt. No.; or PO Box No.	Matthew H. Wicker
City, State, ZIP+4	P.O. Box 100 Ramey, PA 16671
PS Form 3800, August 2006	
See Reverse for Instructions	



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IMPORTANT: Save this receipt and present it when making an inquiry.
PS Form 3800, August 2006 (Reverse) PSN 7530-02-000-8047

SENDER: COMPLETE THIS SECTION			COMPLETE THIS SECTION ON DELIVERY		
<p>■ Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</p> <ul style="list-style-type: none">■ 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 X	B. Received by (Printed Name)	C. Date of Delivery
			<input type="checkbox"/> Agent <input type="checkbox"/> Addressee		
			D. Is delivery address different from item 1?	<input type="checkbox"/> Yes <input type="checkbox"/> If YES, enter delivery address below:	<input type="checkbox"/> No
			3. Service Type	<input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
			4. Restricted Delivery? (Extra Fee)	<input type="checkbox"/> Yes	
			1. Article Addressed to:	<p>Matthew H. Wicker P.O. Box 100 Ramey, PA 16671</p>	
			2. Article Number (Transfer from service label)	<p>7007 3020 0000 0876 0965</p>	
			PS Form 3811, February 2004		
			Domestic Return Receipt		
			102595-02-M-1540		

AB

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 *
Defendants *

ORDER

NOW, this 19th day of October, 2007, the Plaintiff is granted leave to serve the
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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.

BY THE COURT,
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

OCT 22 2007

Attest.

William L. Ammerman
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. NO. 06-1859-CD

MATTHEW H. WICKER
BRENDA L. WICKER, Mortgagor

Defendants

O R D E R

NOW, this 26th 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
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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. Ammerman
Prothonotary/
Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as
Trustee for 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

FILED ^{NO CC}
M 11/4/2008
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
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

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 Clearay Rd.
Minneapolis, MN 55439-3122

APS File #; 088139-0001

AFFIDAVIT OF SERVICE - Individual

Service of Process on:

UDREN LAW OFFICES

Mr. 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: Bucks

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 3rd 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 Subscribed and sworn to before me this
that the foregoing is true and correct.

D.M. Ellis

Signature of Server

APS International, Ltd.

5th day of MARCH, 20 08
Marilyn A. Campbell T2-6-11
Notary Public (Commission Expires)

COMMONWEALTH OF PENNSYLVANIA
Notary Seal
Marilyn A. Campbell, Notary Public
City of Altoona, Blair County
My Commission Expires Dec 4, 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 Clemroy 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 08003-3629

Matthew H. Wicker, by posting
Court Case No. 06-1859-CD

State of: PA ss.

County of: BLAIRE

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 3rd 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:
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

Subscribed and sworn to before me this
5th day of MARCH, 20 08

Marilyn A. Campbell 12-6-11
Notary Public (Commission Expires)

APS International, Ltd.

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

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 19th 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 L. Ammerman
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

O R D E R

NOW, this 26th 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. Ammerman
Prothonotary/
Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

FILED NO CC
MAY 05 2008
iM

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

William A. Shaw
Prothonotary/Clerk of Courts

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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as Trustee for
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

TO: ALL PARTIES IN INTEREST AND CLAIMANTS

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

**OWNER(S): Matthew H. Wicker
Brenda L. Wicker, Mortgagor**

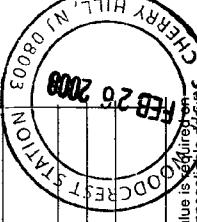
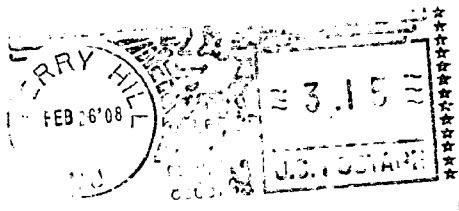
**PROPERTY: Mariam Street Route 253
Ramey, PA 16671**

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.

Name and Address Of Sender	UDREN LAW OFFICES, P.C. 111 WOODCREST ROAD, SUITE 200 CHERRY HILL, NJ 08003	<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	Postmark and Date of Receipt	Affix stamp here if issued as certificate of mailing or for additional copies of this bill.							
ATTN: Amber D. Sandor													
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		COMMONWEALTH OF PA, DEPT. OF REVENUE, BUREAU OF COMPLIANCE PO Box 281230, Department of Revenue Harrisburg, PA 17128-1230											
2		TENANTS/OCCUPANTS Marian Street Route 253 Ramey, PA 16671											
3		WELLS FARGO BANK, N.A. 6501 Irvine Center Drive Irvine, CA 92618-2118											
4		REAL ESTATE TAX DEPARTMENT 1 North Second Street, Suite 116 Clearfield, PA 16830											
5		DOMESTIC RELATIONS SECTION 1 North Second Street, Suite 116 Clearfield, PA 16830											
6													
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)		The full declaration of value is required for registered mail. The maximum indemnity payable for registered mail is \$50,000 per piece, subject to a limit of \$500,000 per occurrence. The maximum indemnity payable for registered mail sent with optional postal insurance is \$500. The maximum indemnity payable for registered mail sent with optional postal insurance is \$25,000 per occurrence. See Domestic Mail Manual 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.								
5		5	JLR										



PS Form 3877, February 1994

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

Matthew H. Wicker
Brenda L. Wicker, Mortgagor; #06100582 (Clearfield) 5/2/08

EXHIBIT A

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
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: Mark J. Udren
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 19th 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.

BY THE COURT,
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

OCT 22 2007

Attest,

William L. Ammerman
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

* * * * * NO. 06-1859-CD

vs.
MATTHEW H. WICKER
BRENDA L. WICKER, Mortgagor

Defendants

O R D E R

NOW, this 26th 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. Ammerman
Prothonotary/
Clerk of Courts

EXHIBIT B

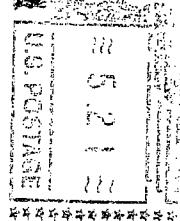
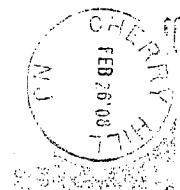
DR

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



**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	2.65
Certified Fee	\$	0.15
Return Receipt Fee (Endorsement Required)	\$	
Restricted Delivery Fee (Endorsement Required)	\$	
Total Postage & Fees	\$	

Postmark
Here

Sent To

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

PS Form 3800, August 2006
See Reverse for Instructions

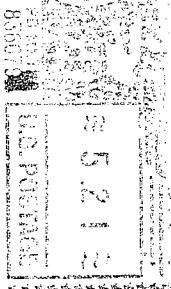
EXHIBIT B

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ 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. 		<p>1. Article Addressed to:</p> <div style="border: 1px solid black; padding: 5px; display: inline-block;"> <p>Brenda L. Wicker P.O. Box 100 Ramey, PA 16671</p> </div> <p>A. Signature</p> <p><input checked="" type="checkbox"/> X</p> <p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</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>2. Article Number <i>(Transfer from service label)</i></p> <p>7007 3020 0000 0876 0958</p>		<p>3. Service Type</p> <p><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.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>PS Form 3811, February 2004</p>		<p>Domestic Return Receipt</p>	
		<p>102595-02-M-1540</p>	

EXHIBIT B

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

U.S. Postal Service
CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$	
Certified Fee		2.15
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

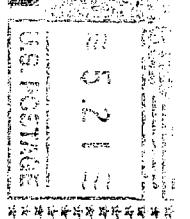
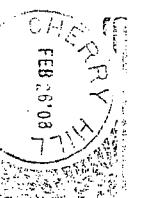
Matthew H. Wicker
853 Mariam Street
Ramey, PA 16671

PS Form 3800, August 2006

See Reverse for Instructions

EXHIBIT B

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



U.S. Postal Service™
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 2.65
Certified Fee	\$ 2.15
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.80

Postmark
Here

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

PS Form 3800, August 2006
See Reverse for Instructions

EXHIBIT B

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

NOTICE OF SHERIFF'S SALE OF RI

EXHIBIT B

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ 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. 		<p>1. Article Addressed to:</p> <p>Brenda L. Wicker Mariam Street, Route 253 Ramey, PA 16671</p> <p>2. Article Number (Transfer from service label)</p> <p>7007 3020 0000 0876 0972</p>	
<p>A. Signature</p> <p>X</p>		<p>B. Received by (Printed Name)</p> <p>C. Date of Delivery</p>	
<p>D. Is delivery address different from Item 1?</p> <p>If YES, enter delivery address below:</p>		<p><input type="checkbox"/> Yes</p> <p><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><input type="checkbox"/> Agent</p> <p><input type="checkbox"/> Addressees</p>	
<p>4. Restricted Delivery? (Extra Fee)</p> <p><input type="checkbox"/> Yes</p>			
<p>PS Form 3811, February 2004 Domestic Return Receipt</p> <p>102595-02-4M-1540</p>			

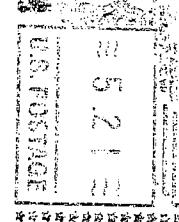
18

TO: Matthew H. Wicker

P.O. Box 100
Ramey, PA 16671

NOTICE OF SHERIFF'S SALE OF RI

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



U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at 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 P.O. Box 100 Ramey, PA 16671	
PS Form 3800-August 2006	
See Reverse for Instructions	

EXHIBIT B

IMPORTANT: Save this receipt and present it when
PS Form 3800, August 2006 (Reverse) FSN 7530-02-000-9047

- A unique delivery for your mailpiece
- A record of delivery kept by the Post Office
- Certified Mail may ONLY be combined with First-Class Mail or Priority Mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail.
- Valuables consider insured or Registered Mail.
- For an additional fee, a Return Receipt may be requested to provide proof delivery.
- Delivery of return Receipt may be requested to provide proof delivery.
- Form PS Form 5811 to the article and attach a Return Receipt PS Form 5811 to the article and attach a Return Receipt postage to cover a duplicate return receipt.
- Endorse mailpiece "Return Receipt Service", please combine and attach a Return Receipt postage to cover a duplicate return receipt, a UPS Postmark or your Certified Mail recipient.
- If an additional fee, delivery may be restricted to the addressee's authorized agent or "Certified Mail Delivery".
- If a postmark on the Certified Mail is deleted, please present the addressee's authorized agent or "Certified Mail Delivery".
- The postmark on the Certified Mail is not needed, detach and affix label with Certified Mail.

Certified Mail Provides:

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

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SENDER COMPLETE THIS SECTION

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:

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

COMPLETE THIS SECTION ON DELIVERY		
(Please Print)		
X		
A. Signature		
B. Received by (Printed Name)	C. Date of Delivery	
D. Is delivery address different from Item 1?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
If YES, enter delivery address below:		
3. Service Type		

卷之三

Article Number
(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

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		<input type="checkbox"/> Check appropriate block for Registered Mail: <input type="checkbox"/> With Postal Insurance <input type="checkbox"/> Without postal Insurance		Postmark and Date of Receipt		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.)	Insure d 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		Total Number of Pieces Received at Post Office		Postmaster, Per (Name of Receiving Employee)													
4		4		JLR													

EXHIBIT 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 R500, 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.

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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as
Trustee for 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
7800 Glenroy Rd.
Minneapolis, MN 55439-3122

APS File #; 088130-0001

AFFIDAVIT OF SERVICE -- Individual

Service of Process on:

UDREN LAW OFFICES

Mr. 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 3rd day of MARCH, 20 08, at 3:26 o'clock P M

Place of Service: at Mariam Street, Route 253, in Romey, 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 _____

i To the best of my knowledge and belief, said person was not engaged in the US Military at
the time of service.

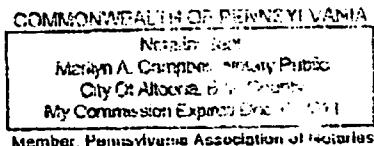
Signature of Server: Undersigned declares under penalty of perjury Subscribed and sworn to before me this
that the foregoing is true and correct.

D.M.Ellis

Signature of Server

5-41 day of March, 20 08
Marilyn A. Campbell 12-6-11
Notary Public (Commission Expires)

APS International, Ltd.



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 Glenway 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 08003-3628

-Matthew H. 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 3rd day of MARCH, 20 08, at 3:26 o'clock P.M.

Place of Service: at Maryann Street, Route 253, in Romey, 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
Subscribed and sworn to before me this
5th day of MARCH, 20 08
Marilyn A. Campbell 12-6-11
Notary Public (Commission Expires)

APS International, Ltd.

COMMONWEALTH OF PENNSYLVANIA
Notary Seal
Marilyn A. Campbell, Notary Public
City Of Allentown, Erie County
My Commission Expires Dec. 6, 2011
Member, Pennsylvania Association of Notaries

EXHIBIT B

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

ATTORNEY FOR PLAINTIFF

Wells Fargo Bank, N.A. as
Trustee for 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: John D.
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
INMORTGAGE FORECLOSURE
IN THE COURT
OF COMMON PLEAS
OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION-LAW
NO. 06-1869-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, Mortgagors
Mariam Street Route 253
Ramey, PA 16671

Defendants

NOTICE OF SALE
OF REAL PROPERTY

To: Matthew H. Wicker AND
Brenda L. Wicker, Mortgagors
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 proper-
ty will be resold 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 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 RECORDER 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 08003-3520

856-669-5400

3.1-1d-b

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA

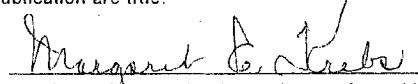
SS:

COUNTY OF CLEARFIELD

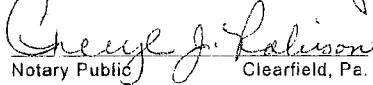
On this 10th day of March, A.D. 20 08,
before me, the subscriber, a Notary Public in and for said County and
State, personally appeared Margaret E. Krebs, who being duly sworn
according to law, deposes and says that she is the President of The
Progressive Publishing Company, Inc., and Associate Publisher 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

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

EXHIBIT B

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

COUNTY OF CLEARFIELD :

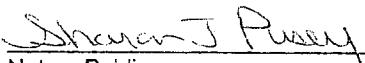
On this 14th day of March AD 2008, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published 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.


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

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 mortgagor) 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 MARIAM 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, DEFENDANT, 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 BRENDA 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
02/10/08
MAY 20 2008
LW
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 7th day
of February A.D. 2008 By Willie L. Wicker Prothonotary costs 159.00
At 1:00 A.M./P.M. Clerk

Clinton A. Hawbecker
Sheriff By Cynthia Ritter, Deafendant

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 day of May 2007
A.D. 2007
M.R.M.A.

1111

.75 acres

856-669-

S70

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:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	26,554.14
SERVICE	15.00	INTEREST @ 6.9700 %	2,160.70
MILEAGE	21.21	FROM 06/27/2007 TO 05/02/2008	
LEVY	15.00		
MILEAGE	21.21	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	28.76	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	40.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED	30.00	PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$28,754.84
RETURNS/DEPUTIZE			
COPIES	15.00		
	5.00		
BILLING/PHONE/FAX	5.00	COSTS:	
CONTINUED SALES			
MISCELLANEOUS			
TOTAL SHERIFF COSTS	\$267.18	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	
DEED COSTS:			
ACKNOWLEDGEMENT	5.00	TOTAL COSTS	\$1,751.07
REGISTER & RECORDER	29.00		
TRANSFER TAX 2%	0.00		
TOTAL DEED COSTS	\$29.00		

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 26th 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. Ammerman
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

010:001
OCT 22 2007

3 CLEER to ATTCL
William A. Shaw
Prothonotary/Clerk of Courts

NO. 06-1859-CD

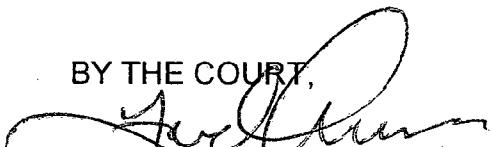
O R D E R

NOW, this 19th 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,


FREDERIC J. AMMERMAN
President Judge

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. WILKER
P. O. BOX 100
RAMSEY, PA 16671

COMPLETE THIS SECTION ON DELIVERY

A. Signature	
X	
<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 <input type="checkbox"/> No	
If YES, enter delivery address below:	
3. Service Type	
<input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail	
<input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise	
<input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.	
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes	

**2. Article Number
(Transfer from service label)**

7006 0810 0001 4507 3695

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February 2004

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
23 MIRIAM STREET
RAMBIA, PA 16671

COMPLETE THIS SECTION ON DELIVERY

A. Signature X	<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? If YES, enter delivery address below: 16830	

3. Service Type	<input type="checkbox"/> Express Mail <input type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail	<input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D. <input type="checkbox"/> Yes
4. Restricted Delivery? (Extra Fee)		

2. Article Number

7006 0810 0001 4507 3701

(Transfer from service label)

102595-02-M-1540

Domestic Return Receipt

PS Form 3811, February 2004



CHESTER A. HAWKINS
SHERIFF

COURTHOUSE

11 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7000 9000 9000 4507 4507 3725

卷之三

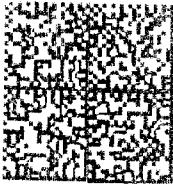
UNCLAIMED

BRENDA L. WICKER
P. O. BOX 100
FRANKEY, PA 16667

100

016H16505405
\$ 05.380
02/25/2008
Mailed From 16230
US POSTAGE

Hasler



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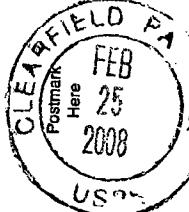
€ 5.380,-

02/25/2008

Received From 16830

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PAGE 3



Street Apt No:
or PO Box No.
City, State, ZIP-4

BRENDA L. WICKER
P-0-BOX 100
KAMBEY, PA 16671

PS Form 3800, JULY 2002

See Reverse for Instructions

RECEIVED

POSTAL INSPECTION BUREAU, U.S. DEPARTMENT OF JUSTICE

102595-02-M-1540

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
RAMSEY, PA 16671

COMPLETE THIS SECTION ON DELIVERY

A. Signature	<input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee
X	
B. Received by (Printed Name)	C. Date of Delivery
D. Is delivery address different from item 1? If YES, enter delivery address below:	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
1025 2nd Ave	
Altoona, PA 16602	

3. Service Type	
<input type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail	<input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)	<input type="checkbox"/> Yes
-------------------------------------	------------------------------

2. Article Number

(Transfer from service label)

7006 0810 0001 4507 3725

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

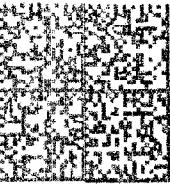
CHESTER A. HAWKINS
SHERIFF

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



01643505405
\$05.360
02/25/2008
Mailed From 16830
US POSTAGE

Master



MATTHEW H. WICKER
253 MIRIAM STREET
RAMEY, PA 16875

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



7/25/2008

For delivery information, visit our website at www.usps.com

U.S. Postal Service™		CERTIFIED MAIL™ RECEIPT	
(Domestic Mail Only, No Insurance Coverage Provided)			
For delivery information, visit our website at www.usps.com			
OFFICIAL USE			
Postage	\$ 000	Certified Fee	\$ 000
Return Receipt Fee (Endorsement Required)	\$ 000	Restricted Delivery Fee (Endorsement Required)	\$ 000
Total Postage & Fees		\$ 000	
Sent To		MATTHEW H. WICKER 253 MIRIAM STREET RAMEY, PA 16875 City, State, Zip+4	
PS Form 3300, June 2002			
See Reverse for instructions			

CLERK 16830
Postmark Help

**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 Addressee to:

MATTHEW WICKER
253 MIRIAM STREET
RAMEY, PA 16671

COMPLETE THIS SECTION ON DELIVERY

A. Signature		<input checked="" type="checkbox"/> Agent	<input type="checkbox"/> Addressee
B. Received by (Printed Name)		C. Date of Delivery	
D. Is delivery address different from item 1? If YES, enter delivery address below:		<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Service Type		4. Restricted Delivery (Extra Fee)	
<input checked="" type="checkbox"/> Certified Mail		<input type="checkbox"/> Express Mail	<input type="checkbox"/> Yes
<input type="checkbox"/> Registered		<input type="checkbox"/> Return Receipt for Merchandise	
<input type="checkbox"/> Insured Mail		<input type="checkbox"/> C.O.D.	
2. Article Number (Transfer from service label)		7006 0810 0001 4507 3718	
PS Form 3811, February 2004		Domestic Return Receipt	
		102505-02-M-1540	