

00-1473-CD  
NATIONAL CITY BANK OF PENNSYLVANIA -vs- THOMAS D. YOUNG etal

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

NATIONAL CITY BANK OF PENNSYLVANIA  
successor in interest to Integra  
Mortgage Company

Plaintiff

vs.

THOMAS D YOUNG and  
MARY ANN YOUNG

Defendant

No. 00-1473-60

COMPLAINT IN CIVIL ACTION

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

LORI A. GIBSON, ESQUIRE  
P.A. #68013  
P. WILLIAM BERCIK, ESQUIRE  
P.A. #59174  
Bernstein Bernstein Krawec & Wymard, P.C.  
Firm #718  
1133 Penn Avenue  
Pittsburgh, PA 15222  
412-456-8100

BERNSTEIN FILE NO. RP001866

CERTIFICATE OF ADDRESS:  
RR1 BOX 356  
GOSHEN TOWNSHIP  
PARCEL #115-N04-000-00006

NOTICE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**FILED**

NOV 27 2000

William A. Shaw  
Prothonotary

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

NATIONAL CITY BANK OF PENNSYLVANIA,  
successor in interest to INTEGRA  
MORTGAGE COMPANY

Plaintiff

vs.

Civil Action No.

THOMAS D. YOUNG and  
MARY ANN YOUNG

Defendant

NOTICE AND COMPLAINT

NOTICE TO DEFEND

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 upon you, 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 OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service  
PA Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
1-800-692-7375

## COMPLAINT

1. NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to Integra Mortgage Company is a corporation, with offices at 3232 Newmark Road, Miamisburg, OH, 45342, is hereinafter referred to as "Plaintiff".

2. Defendants are adult individuals who reside at RR 1 Box 356, Frenchville, Clearfield County, Pennsylvania 16836.

3. On or about August 26, 1993, Defendants executed and delivered to Plaintiff a Note, a copy of which is attached hereto, marked Exhibit "1" and made a part hereof.

4. Of even date and as security for the aforementioned Note, Defendants executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendants. Said Mortgage was recorded August 26, 1993, in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1552, page 387. A copy of said Mortgage is attached hereto, marked Exhibit "2" and made a part hereof.

5. By the terms and conditions of the aforementioned Note, Defendants agreed to repay certain sums to Plaintiff and, in so doing, to make certain monthly payments to Plaintiff as is more specifically shown by said Note.

6. Plaintiff avers that Defendants are in default of the terms and conditions of the aforementioned Note by having not made payments as agreed, thereby rendering the entire balance immediately due and payable.

7. Plaintiff avers that all conditions precedent to the Defendant's duty of performance under said Note have occurred.

8. On or about July 31, 2000, a Notice was sent to Defendants in accordance with Act No. 6 of 1974, Section 403 and Act No. 91 Notice, that an action on said Mortgage may be commenced after 31 days from the date of said Notice. Said Notices further advised Defendants of their rights and obligations in accordance with said Acts. Copies of said Notices are attached hereto, marked Exhibit "3", and made a part hereof.

9. Plaintiff avers that the outstanding principal balance due is \$41,316.27.

10. Plaintiff is entitled to interest at a rate of 7.875% per annum. The Interest due from January 14, 2000 through and including October 31, 2000 amounts to \$2,630.64.

11. Pursuant to the terms and conditions of the aforementioned mortgage, Plaintiff, at its discretion, may do or pay whatever is necessary to protect the value of the property and Plaintiff's rights in the property. This sum, as of October 31, 2000, is \$131.92 for advanced escrow.

12. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$77.49 as of October 31, 2000.

13. By the terms of the aforementioned mortgage, Defendants have agreed to pay Plaintiff's reasonable attorneys' fees, which currently are \$850.00 and which will be subject to increase to \$110.00 per hour, depending on the extent of litigation required.

14. Although repeatedly requested to do so by Plaintiff, Defendants willfully failed to pay the aforesaid balance, interest, late charges, attorney fees or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands judgment against Defendants jointly and severally in the amount of \$45,006.32 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN BERNSTEIN KRAWEC & WYMARD, P.C.

BY:   
Attorney for Plaintiff

1133 Penn Avenue  
Pittsburgh, PA 15222

**BERNSTEIN FILE NO. RP001866**

0044015

**NOTE**  
(Biweekly Payments—Fixed Rate—Without Conversion)

August 26,

1993

Clearfield

(City)

Pennsylvania

(State)

R.D. #1, Box 356, Frenchville, Pennsylvania 16836

(Property Address)

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. \$ 47,500.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Integra Mortgage Company, its successors and assigns, 335 Fifth Avenue, Pittsburgh, Pennsylvania 15222-2471. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 7.875%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

**3. PAYMENTS**

**(A) Time and Place of Payments**

I will pay principal and interest by making payments every fourteen days (the "biweekly payments"), beginning on October 4, 1993. I will make the biweekly payments every fourteen days until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My biweekly payments will be applied to interest before principal. If, on June 27, 2016, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my biweekly payments at Integra Mortgage Company, its successors and assigns, or at a different place if required by the Note Holder.

**(B) Amount of Biweekly Payments**

My biweekly payment will be in the amount of U.S. \$ 172.21.

**(C) Manner of Payment**

My biweekly payments will be made by an automatic deduction from an account I will maintain with the Note Holder, or with a different entity specified by the Note Holder. I will keep sufficient funds in the account to pay the full amount of each biweekly payment on the date it is due.

I understand that the Note Holder, or an entity acting for the Note Holder, may deduct the amount of my biweekly payment from the account to pay the Note Holder for each biweekly payment on the date it is due until I have paid all amounts owed under this Note.

**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my biweekly payment unless the Note Holder agrees in writing to those changes.

**5. LOAN CHARGES**

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

**6. BORROWER'S FAILURE TO PAY AS REQUIRED**

**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any biweekly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be \$5.00 of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

If I do not pay the full amount of each biweekly payment on the date it is due, I will be in default. I also will be in default if I do not maintain the account I am required to maintain under Section 3(C) above.

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not cure the default by a certain date, the Note Holder may require me to pay immediately the full amount of principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(6) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

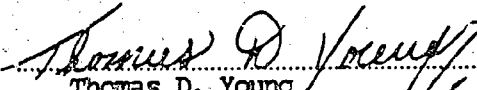
**10. UNIFORM SECURED NOTE**

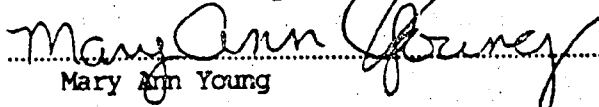
This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

**Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

  
Thomas D. Young (Seal)  
-Borrower

  
Mary Ann Young (Seal)  
-Borrower

..... (Seal)  
-Borrower

[Sign Original Only]



hereby CERTIFY that this document  
recorded in the Recorder's Office of  
Clearfield County, Pennsylvania.



*Karen L. Starck*  
Karen L. Starck  
Recorder of Deeds

VOL 1552 PAGE 287

CLEARFIELD COUNTY  
ENTERED OF RECORD  
TIME 3:37 PM 8-26-93  
BY: *Karen L. Starck*  
FEES \$27.50  
Karen L. Starck, Recorder

(Apply Above This Line For Recording Date)

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 26, 1993. The mortgagor is

Thomas D. Young and Mary Ann Young, husband and wife

("Borrower"). This Security Instrument is given to Integra Mortgage Company  
its successors and assigns  
335 Fifth Avenue  
Pittsburgh, PA. 15222-2471

which is organized and existing under the laws of the Commonwealth of Pennsylvania and whose  
address is 335 Fifth Avenue, Pittsburgh, Pennsylvania

("Lender") Borrower owes Lender the principal sum of

Forty Seven Thousand Five Hundred

Dollars (U.S. \$47,500.00)

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for  
monthly payments, with the full debt, if not paid earlier, due and payable on June 27, 2016.  
This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,  
extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 2 to  
protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this  
Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following  
described property located in Clearfield County, Pennsylvania:

Please see attached sheet

which has the address of R.D. #1, Box 356, Frenchville, Clearfield County  
Pennsylvania

(Zip Code)

16836

("Property Address")

(Street, City)

PENNSYLVANIA Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Page 1 of 8

Form 3025-9/90  
Amended 5/91

© 1991  
# 17212 2/91

YMP MORTGAGE FORMS - 12131222-8100 10001821-7201

EXHIBIT

ALL that certain parcel or piece of land situated in the Township of Coshen, Clearfield County, Pennsylvania, more particularly bounded and described as follows:

BEGINNING at a post on Goshen Township Road leading from Shawville to Caledonia Pike at corner of other lands of Joseph A. Owens, et ux, thence North along said Township Road seven hundred twenty (720) feet to a post at corner of lands of Carleton Kramer; thence in a Easterly direction along line of lands of Carleton Kramer three hundred ten (310) feet to a post corner of other lands of Joseph A. Owens, et ux; thence in a Southerly direction along line of other lands of Joseph A. Owens, et ux, seven hundred twenty-six (726) feet to a post; thence in a Westerly direction along line of other lands of Joseph A. Owens, et ux, three hundred thirty (330) feet to a post on Highway, and being point and place of beginning. Containing approximately five and two-tenths (5.2) acres.

EXCEPTING AND RESERVING therefrom all that certain parcel or piece of land situated in the Township of Coshen, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on the corner of land now owned by Carleton Kramer, said post corner being on the right of way of Township Road leading from Shawville to the Caledonia Pike; thence in an easterly direction along the line of the said Kramer property, 110 feet to a post; thence in a southerly direction, 250 feet to a point on the residue of the premises from which this parcel is conveyed; thence along the line of said residue 316 feet to a point on the Township Road leading from Shawville to the Caledonia Pike; thence North along said Township Road 250 feet to a post and place of beginning. Being a parcel of land 316 feet by 250 feet and containing one and seventy-eight hundredths (1.78) Acres.

BEING that premises granted and conveyed to Walter and Brandi Owens by deed of Harry J. and Cathie A. Owens dated April 6, 1977 as recorded in Clearfield County Deed Book Volume 716 at Page 066.

W

Vol 1552-389

The premises herein conveyed containing approximately  
1.22 acres.

BEING that premises granted and conveyed to Harry Joseph  
Owens by deed dated March 6, 1980 as recorded in the Office  
of the Recorder of Deeds of Clearfield County in Deed Book  
Volume 794 at Page 167. Said Harry Joseph Owens has since  
married and his wife Susan E. Owens signs this Deed  
conveying whatever interest she may have in the premises  
conveyed herein.

Vol 1552-290

**BIWEEKLY PAYMENT RIDER**  
(Fixed Rate—Without Conversion)

THIS BIWEEKLY PAYMENT RIDER is made this 25th day of NOVEMBER, 1993, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to First National Mortgage Company, its successors and assigns (the "Lender") on the same date and covering the property described in the Security Instrument and located at:

S.D. #1, Box 156, Frontsville, Pennsylvania 16836  
(Property Address)

**Additional Covenants.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. BIWEEKLY PAYMENTS**

The Note provides for the Borrower's biweekly loan payments as follows:

**1. PAYMENTS**

**(A) Time and Place of Payments**

I will pay principal and interest by making payments every fourteen days (the "biweekly payments"), beginning on October 1, 1994. I will make the biweekly payments every fourteen days until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My biweekly payments will be applied to interest before principal. If, on June 27, 2006, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my biweekly payments at FIRST MORTGAGE COMPANY or at a different place if required by the Note Holder.

**(B) Amount of Biweekly Payments**

My biweekly payment will be in the amount of U.S. \$ 177.21.

**(C) Manner of Payment**

My biweekly payments will be made by an automatic deduction from an account I will maintain with the Note Holder, or with a different entity specified by the Note Holder. I will keep sufficient funds in the account to pay the full amount of each biweekly payment on the date it is due.

I understand that the Note Holder, or an entity acting for the Note Holder, may deduct the amount of my biweekly payment from the account to pay the Note Holder for each biweekly payment on the date it is due until I have paid all amounts owed under this Note.

**B. BIWEEKLY PAYMENT AMENDMENTS TO THE SECURITY INSTRUMENT**

The Security Instrument is amended as follows:

(1) The word "monthly" is changed to "biweekly" in the Security Instrument wherever "monthly" appears.

(2) In Uniform Covenant 2 of the Security Instrument ("Funds for Taxes and Insurance"), the word "twelve" is changed to "twenty-four".

By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Biweekly Payment Rider.

Thomas D. Young  
(Seal)  
Borrower

Mary Ann Young  
(Seal)  
Borrower

**UNIVERSAL BIWEEKLY PAYMENT RIDER (Fixed Rate)—Single Family—Fannie Mae Uniform Instrument**  
1551-302

Form 3178-B98  
©1993-04-27-91

TOGETHER WITH all the improvements now or hereafter erected on the property, and all fixtures, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is intended to be in this Security Instrument as the Property.

BORROWER Covenants that Borrower is lawfully seized of the estate herein conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except by encumbrances of record. Borrower warrants and warrants generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT contains uniform covenants for principal and interest and contains covenants with limited covenants by jurisdiction in compliance with state and federal law and state and federal law.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the due monthly payments due under the Note, until the Note is paid in full, a sum of funds for the yearly taxes and assessments which are due on the Property, and this Security Instrument as a lien on the Property, the yearly household payments or ground rents on the Property, if any, for taxes levied on property insurance premiums, (a) yearly ground insurance premiums, if any; (b) yearly mortgage insurance premiums, if any; and (c) any taxes payable by Borrower to Lender, in accordance with the provisions of paragraph 3, in lieu of the payment of mortgage taxes and premiums. These items are called "Escrow Items." Lender shall, at any time, collect and hold funds in an amount not to exceed the maximum amount a lender for a lenderally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974, as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, governmentality, or entity including Lender, if Lender is such an institution or in any Federal Home Loan Bank. Lender shall apply the Funds as per the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually, only charging the excess amount over varying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate for reporting services used by Lender in connection with this loan, unless applicable law prohibits otherwise. Unless an agreement is made, or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or charges on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case, Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency on or before the next monthly payment, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 2, Lender shall account for all the Property, Lender, prior to the acquisition or sale of the Property, shall apply the Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due, fourth, to principal due; and last, to any late charges due under the Note.

4. Charges. Lender shall pay all taxes, assessments, charges, fines and consequences attributable to the Property which may arise prior to or after this Security Instrument, and scheduled payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the governing authority. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower, in writing, in the payment of the obligation secured by the lien in a manner acceptable to Lender, for causes in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or ceases from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may obtain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Form 3020, 9/93

5. **Hazard or Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including flood or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not cancel or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 11 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. **Occupancy, Preservation, Maintenance and Protection of the Property.** Borrower's Loan Application, Leasehold, Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extraordinary circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or repair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forcible action or proceeding, whether civil or criminal, is begun that as Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impact the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and rescind, as provided in paragraph 15, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender or failed to provide Lender with any material information in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property such as a proceeding to hold, open, partition, for condemnation or forfeiture or to enforce laws or regulations, then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. **Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Lender, however,

YES, I am a \_\_\_\_\_

19. Understanding, the parties of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the property, or for compensation in lieu of condemnation, or benefits assumed and shall be paid to them.

If the Property is determined to be exempt, or if after notice by Lender to Borrower that the certificate holders in making available to the claim for claims, Borrower fails to respond to Lender within 10 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to reimburse or to pay all the Property or to the satisfaction of this Secured Instrument, whether or not otherwise secured by this Secured Instrument.

11. **Barrower Not Released; Forfeiture by Lender Not a Waiver.** Forfeiture of the right to payment of installment payments of the loan secured by this loan instrument granted by Lender to any successor in interest of Borrower shall not constitute a release of the loan or a waiver of any rights of Lender.

12. **Joint and Several Liability:** The covenants and agreements of this Security Instrument shall bind and benefit the assignors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who assigns this Agreement

13. *Joint Charges.* If the loan secured by this security instrument is subject to a lien which sets off payment from charges, and that lien is legally interpreted so that the interest or other sums payable collected or to be collected in connection with the use of and the maintenance of the property are such sums, then, in any such case, the lien shall be subject to the amount payable in such case, and shall be

14. **Notices.** Any notice or document provided for in this Security Instrument shall be given by delivery or by mailing by first class mail under applicable law requires use of another method. The notice shall be checked to the Property Address or any other address otherwise designated by notice to lender. Any notice to lender shall be given by first class mail or

in which the Property is located. In the event that any provision in clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which have no effect without the conflicting provision. This and the provisions of the Security Instrument or the Note which have

14. Witnesses & Copy, Witnesses shall be given one unofficial copy of the Map and of this Security Instrument.

17. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred for a beneficial interest in Borrower or is sold or transferred and Borrower is not a natural person without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. **Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the end of 120 days for each other period as applicable law may specify for reinstatement before sale of the Property pursuant to any power of sale contained in this Security Instrument or the entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred, (b) cures all default of any other covenants or agreements, (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, and (d) takes such action as Lender may reasonably require to assert the full force of this Security Instrument. Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. **Notice of Note; Change of Lender Service.** The Note is a partial interest in the Note together with this Security Instrument may be sold once or more times without prior notice to Borrower. A sale may result in a change in the entry shown on the "Loan Service" card which reflects monthly payments due under the Note and this Security Instrument. Thereafter may be one or more changes of the Loan Service card and to a sale of the Note. If there is a change of the Loan Service, Borrower will be given written notice of the change in accordance with paragraph 11 above and applicable law. The notice will state the name and address of the new Loan Service and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. **Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The provisions of paragraph 20 shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential use and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower leaves, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, oil, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

21. **NOTICE OF REMEDY.** Borrower and Lender further covenant and agree as follows:

21. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument that not prior to acceleration under paragraph 17 unless applicable law provides otherwise. Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the future home proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

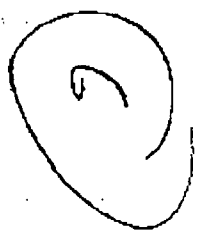
22. **Release.** Upon payment in full of sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall destroy, and satisfy this Security Instrument without charge to Borrower. Borrower shall pay any reconveyance costs.

23. **Waiver.** Borrower, to the extent permitted by applicable law, waives and releases any claim or defects in proceedings enforcing this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

24. **Reinstatement Period.** Borrower's time to reinstate provided in paragraph 18 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

25. **Purchase Money Mortgage.** If any of the debt secured by this Security Instrument is for so Borrower to acquire title in the Property, this Security Instrument shall be a purchase money mortgage.

26. **Interest Rate After Judgment.** Borrower agrees that the interest rate payable after a judgment is entered on the Note or when a lien of mortgage foreclosure shall be the rate payable from time to time under the Note.





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27. Riders to this Security Instrument. If one or more riders are executed by Borrowers and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

- ☐ Adjustable Rate Rider  
☐ Graduated Payment Rider  
☐ Ballroom Rider  
☐ V.A. Rider

- ☐ Condominium Rider  
☐ Planned Unit Development Rider  
☐ Rate Improvement Rider  
☐ Other(s) [specify]

- ☐ 4 Family Rider  
☒ Biweekly Payment Rider  
☐ Second Home Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

Thomas D. Young  
Thomas D. Young

(Seal)  
Borrower

Mary Ann Young  
Mary Ann Young

(Seal)  
Borrower

(Seal)  
Borrower

(Seal)  
Borrower

Certificate of Residence

I, F. Cortez Bell, III, Esquire, do hereby certify that the correct address of the within named Mortgagee is Interco Mortgage Company, its successors and assigns, 335 Fifth Avenue, Pittsburgh, Pennsylvania 15222-2471.

Witness my hand this

26th day of August

1993

F. Cortez Bell, III, Esquire  
F. Cortez Bell, III, Esquire Agent of Mortgagee

COMMONWEALTH OF PENNSYLVANIA,

County of:

On this, the 26th day of August, 1993, personally appeared Thomas D. Young and Mary Ann Young

, before me, the undersigned officer,

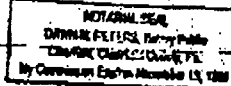
persons whose names are subscribed in the within instrument and acknowledged that they have executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires:

Shawn M. Peters

Notary Public  
Title of Officer



Page 6 of 6

Form 3030-9/90

Entered of Record August 26, 1993 3:37 PM Karen L. Starck, Recorder

# National City<sup>®</sup> Mortgage

**National City Mortgage Co.**  
3232 Newmark Drive • Miamisburg, Ohio 45342  
Telephone (937) 910-1200

**Mailing Address:**  
P.O. Box 1820  
Dayton, Ohio 45401-1820

July 31, 2000

Thomas D Young  
Rr 1 Box 356  
Frenchville PA 16836

Loan No. 847475-0  
Current Servicer: National City Mortgage

## 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:

Rr 1 Box 356  
Frenchville PA 16836

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
FEBRUARY 14, 2000 THRU JULY 31, 2000  
and the following amount(s) are now past due:

Monthly Payments	2,626.92
Late Charges	94.71
Non-Sufficient Funds	50.00
Other Fees	7.25
Less Suspense Balance	.00-
Total Due	2,778.88

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  
HOW TO CURE THE DEFAULT

of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE  
LENDER, WHICH IS \$ 2,778.88, 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 sent to:

National City Mortgage  
Attn: Collection Cashier  
3232 Newmark Dr.  
Miamisburg, OH 45342

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)

EXHIBIT 3

# National City<sup>®</sup> Mortgage

**National City Mortgage Co.**  
3232 Newmark Drive • Miamisburg, Ohio 45342  
Telephone (937) 910-1200

**Mailing Address:**  
P.O. Box 1820  
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Frenchville PA 16836

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FEBRUARY 14, 2000 THRU JULY 31, 2000  
and the following amount(s) are now past due:

Monthly Payments	2,626.92
Late Charges	94.71
Non-Sufficient Funds	50.00
Other Fees	7.25
Less Suspense Balance	.00-
Total Due	2,778.88

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  
HOW TO CURE THE DEFAULT

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 2,778.88, 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 sent to:

National City Mortgage  
Attn: Collection Cashier  
3232 Newmark Dr.  
Miamisburg, OH 45342

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)

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to Foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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.

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.

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.)

IF YOU DO NOT CURE THE DEFAULT (see page 1) – 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 mortgage 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 begins 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 attorneys' fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES – The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE – If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately FOUR(4) 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.

**APPENDIX C**  
**PENNSYLVANIA HOUSING FINANCE AGENCY**  
**HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM**  
**CONSUMER CREDIT COUNSELING AGENCIES**

(Rev. 6/99)

**ADAMS COUNTY**

American Red Cross—  
 Hanover Chapter  
 29 Carlisle Street  
 Hanover, Pennsylvania 17331  
 (717) 637-3768  
 FAX (717) 637-3294

CCCS of Western PA  
 600 Linglestown Road  
 Harrisburg PA 17102  
 (717) 541-1757  
 FAX (717) 541-4670

Financial Counseling Services of  
 Franklin  
 11 West 3rd Street  
 Waynesboro, PA 17268  
 (717) 762-3285

Adams County Housing Authority  
 139-143 Carlisle St  
 Gettysburg PA 17325  
 (717) 334-1518  
 FAX (717) 334-8326

**ALLEGHENY COUNTY**

Pennsylvania Housing Finance  
 Agency  
 Marcia Hess  
 2275 Swallow Hill road, Bldg 200  
 Pittsburgh, PA 15220  
 (412) 429-2842  
 FAX (412) 429-2835

Credit Counselors of PA  
 401 Wood Street, Suite 906  
 Pittsburgh, PA 15222  
 (412) 338-9954 or 1(800) 737-2933  
 FAX (412) 338-9963

Action Housing, Inc.  
 425 6th Avenue, Suite 950  
 Pittsburgh, PA 15219  
 (412) 391-1956 or (412) 281-2102 or  
 1 (800) 792-2801  
 FAX (412) 391-4512

Community Action Southwest  
 22 West High Street  
 Waynesburg, PA 15370  
 (724) 852-2893

CCCS of Western Pennsylvania, Inc.  
 309 Smithfield Street  
 Pittsburgh, PA 15222  
 (412) 471-7584

Housing Opportunities  
 133 Seventh Street  
 McKeesport PA 15132  
 (412) 664-1906  
 Fax (412) 664-0873

Urban League Of Pittsburgh  
 Bldg. For Equal Opportunity  
 One Smithfield St.  
 Pittsburgh PA 15222-2222  
 (412) 227-4802  
 FAX (412) 261-5207

Mon-Valley Unemployed Committee  
 120 E. 9th Avenue  
 Homestead, PA 15120  
 (412) 462-9962

**ARMSTRONG COUNTY**

CCCS of Western Pennsylvania, Inc.  
 217 E. Plank Road  
 Altoona PA 16602  
 (814) 944-8100 or (814) 944-5747

Indiana Co. Community Action  
 Program  
 827 Water Street, Box 187  
 Indiana PA 15701  
 (724) 465-2657  
 FAX (724) 465-5118

Credit Counselors of PA  
 401 Wood Street, Suite 906  
 Pittsburgh, PA 15222  
 (412) 338-9954 or  
 1(800) 737-2933  
 FAX (412) 338-9963

**BEAVER COUNTY**

Action Housing, Inc.  
 425 6th Avenue, Suite 950  
 Pittsburgh, PA 15219  
 (412) 391-1956  
 FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.  
 971 Third Street  
 Beaver, PA 15009  
 (724) 774-0798

Housing Opportunities of Beaver  
 County, Inc.  
 650 Corporation St, Suite 207  
 Beaver, PA 15009  
 (724) 728-7511

Mon Valley Unemployed Committee  
 120 E. 9th Avenue  
 Homestead, PA 15120  
 (412) 462-9962  
 (412) 462-9964

Housing Opportunities Inc.  
 133 Seventh Street  
 P.O. Box 9  
 McKeesport PA 15134

Credit Counselors of PA  
 401 Wood Street, Suite 906  
 Pittsburgh, PA 15222  
 (412) 338-9954 or 1(800) 737-2933  
 FAX (412) 338-9963

**BEDFORD COUNTY**

Bedford-Fulton Housing Services  
 10241 Lincoln Highway  
 Everett, PA 15537  
 (814) 623-9129  
 FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.  
 217 E. Plank Road  
 Altoona PA 16602  
 (814) 944-8100  
 FAX (814) 944-5747

Keystone Economic  
 Development Corporation  
 1954 Mary Grace Lane  
 Johnstown, PA 15901  
 (814) 535-6556  
 FAX (814) 539-1688

Tableland Services, Inc.  
 535 East Main Street  
 Somerset PA 15501  
 (814) 445-9628 or 1-800-452-0148  
 FAX (814) 443-3690

Weatherization Office  
 917 Mifflin Street  
 Huntingdon, PA 16652  
 (814) 643-2343

**BERKS COUNTY**

Budget Counseling Center  
 247 North Fifth Street  
 Reading, PA 19601  
 (610) 375-7866  
 FAX (610) 375-7830

CCCS of Lehigh Valley  
 3671 Crescent Court East  
 Whitehall PA 18052  
 (610) 821-4011 or 800-220-2733  
 (814) only  
 FAX (610) 821-8932

Economic Opportunity Cabinet of  
 Schuylkill County  
 225 N. Centre Street  
 Pottsville, PA 17901  
 (717) 622-1995  
 FAX (717) 622-0429

Community Housing Counselor, Inc.  
 P.O. Box 244  
 Kannatt Square, PA 19343  
 (610) 444-3682  
 FAX (610) 444-8243

**BLAIR COUNTY**

Bedford-Fulton Housing Services  
 R.O.#1, Box 384  
 Everett, PA 15537  
 (814) 623-9129  
 FAX (814) 623-7187

Keystone Economic Development  
 Corp  
 1954 Mary Grace Lane  
 Johnstown PA 15901  
 (814) 535-6556  
 FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.  
 217 E. Plank Road  
 Altoona PA 16602  
 (814) 944-8100 or (814) 944-5747

Weatherization Office  
 917 Mifflin Street  
 Huntingdon, PA 16652  
 (814) 643-2343

**BRAEFORD COUNTY**

CCCS of Northeastern Pennsylvania  
 1400 Abington Executive Park, Suite 1  
 Clarks Summit, PA 18411  
 (570) 537-9163 OR 1-800-922-9537  
 FAX (570) 537-9134/9135

31 W. Market St.  
 Wilkes-Barre, PA 18702  
 (570) 821-0837 or 800-922-9537  
 FAX (570) 821-1785

9 South 7th Street  
 Stroudsburg PA 18360  
 (570) 420-8980 or 800-922-9537  
 FAX (570) 420-8981

1631 S Atherton St, Suite 100  
 State College, PA 16801  
 (814) 233-3668  
 FAX (814) 2383669

The Trehab Center of Northeastern PA  
 10 Public Avenue  
 Montross, PA 18901  
 (570) 278-3338 or 800-982-4045  
 FAX (570) 278-1889

185 Elmira Street  
 P.O. Box 218  
 Troy, PA 16947  
 (570) 297-2101

German Street, P.O. Box 389  
 Dushora, PA 18614  
 (570) 929-9669  
 FAX (570) 923-8144

103 Warren Street, P.O. Box 709  
 Tunkhannock PA 16657  
 (570) 336-6840  
 FAX (570) 336-6332

33 Walnut Street  
 Wellsboro, PA 16901  
 (570) 724-5252  
 FAX (570) 724-5783  
 931 Main Street  
 Honesdale PA 18431  
 (570) 253-8941  
 FAX (570) 253-4817

**BUCKS COUNTY**

Acorn Housing Corporation  
 846 North Broad Street  
 Philadelphia, PA 19130  
 (215) 765-1221  
 FAX (215) 765-1427

Northwest Counseling Service  
 5001 North Broad Street  
 Philadelphia, PA 19141  
 (215) 324-7500  
 FAX (215) 324-8753

Bucks County Housing Group, Inc.  
 140 East Richardson Avenue  
 Langhorne, PA 19047  
 (215) 750-4310  
 FAX (215) 750-4318

CCCS of Delaware Valley  
 1515 Market Street - Suite 1325  
 Philadelphia PA 19107  
 (215) 563-5665  
 FAX (215) 864-2666

HACE  
 167 Allegheny Ave 2nd Fl.  
 Philadelphia, PA 19140  
 (215) 426-8025  
 FAX (215) 426-9122

CCCS of Delaware Valley  
 Travose Corporate Center  
 4606 Street Road  
 Travosa PA 19047  
 (215) 563-5665

Community Devel. Corp of Frankford  
 4620 Griscom Street  
 Philadelphia, PA 19124  
 (215) 744-2990  
 FAX (215) 744-2012

CCCS of Lehigh Valley  
 3671 Crescent Court East  
 Whitehall, PA 18052  
 (610) 821-4011 OR 800-220-2733  
 FAX (610) 821-8932

American Credit Counseling Institute  
 845 Coates St.  
 Coatesville PA 19320  
 (888) 212-6741

144 E Dekalb Pike  
 King of Prussia PA 19406  
 610-971-2210  
 FAX (610) 265-4814

755 York Rd, Suite 103  
 Warminster PA 18974  
 (215) 444-9429  
 FAX (215) 956-6344

**BUTLER COUNTY**

Action Housing, Inc.  
 425 6th Avenue, Suite 950  
 Pittsburgh, PA 15219  
 (412) 391-1956 or (412) 281-2102  
 FAX (412) 391-4512

CCCS of Western PA  
 YMCA Building  
 339 North Washington Street  
 Butler, PA 16001  
 (724) 282-7312

Financial Counseling Services of  
Franklin  
1 West 3rd Street  
Waynesboro, PA 17268  
(717) 762-3285

Urban League of Metropolitan  
Harrisburg  
6th Street  
Harrisburg, PA 17101  
(717) 234-5925  
AX (717) 234-9459

YWCA of Carlisle  
01 G Street  
Carlisle, PA 17013  
(717) 243-3818  
AX (717) 731-9589

Community Action Comm of the  
Capital Region  
514 Derry Street  
Harrisburg, PA 17104  
(717) 232-9757  
AX (717) 234-2227

Adams County Housing Authority  
39-143 Carlisle St.  
Gettysburg, PA 17325  
(717) 334-1518  
AX (717) 334-8326

DAUPHIN COUNTY  
CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg, PA 17102  
(717) 541-1757  
AX (717) 541-4670

Urban League of Metropolitan  
Harrisburg  
2107 N. 6th Street  
Harrisburg, PA 17101  
(717) 234-5925  
AX (717) 234-9459

Community Action Commission  
of the Capital Region  
1514 Derry Street  
Harrisburg, PA 17104  
(717) 232-9757  
AX (717) 234-2227

DELAWARE COUNTY  
Acorn Housing Corporation  
846 North Broad Street  
Philadelphia, PA 19130  
(215) 765-1221  
FAX (215) 765-1427

Northwest Counseling Service  
5001 North Broad Street  
Philadelphia, PA 19141  
(215) 324-7500  
FAX (215) 324-8253

CCCS of Delaware Valley  
1515 Market Street-Suite 1325  
Philadelphia, PA 19107  
(215) 563-5665  
FAX (215) 864-2566

HACE  
167 W. Allegheny Ave., 2nd Floor  
Philadelphia, PA 19140  
(215) 426-8025  
FAX (215) 426-9122

Media Fellowship House  
302 S. Jackson Street  
Media, PA 19063  
(610) 565-0946  
FAX (610) 565-8567

Community Housing Counselor, Inc.  
P.O. Box 244  
Kennett Square, PA 19348  
(610) 444-3682  
FAX (610) 444-8243

Philadelphia Council For Community  
Adv  
100 North 17th Street  
Suite 600  
Philadelphia, PA 19103  
(215) 567-7803  
FAX (215) 963-9941

Community Devel Corp of Frankford  
Group Ministry  
4620 Griscom Street  
Philadelphia, PA 19124  
(215) 744-2990  
FAX (215) 744-2012

American Red Cross of Chester  
1729 Edgmont Avenue  
Chester, PA 19013  
(610) 874-1484

CCCS of Delaware Valley  
280 North Providence Road  
Media, PA 19063  
(215) 563-5665

ACCI  
175 Stratford Ave. Suite 1  
Wayne, PA 19087  
(610) 971-2210  
FAX (610) 687-7860

ACCI  
144 E. Dekalb Pike  
King of Prussia, PA 19406  
(610) 971-2210

ELK COUNTY  
John F. Kennedy Center, Inc.  
2021 East 20th Street  
Erie, PA 16510  
(814) 898-0400  
FAX (814) 898-1243

Northern Tier Community Action Corp  
P.O. Box 389  
135 West 4th Street  
Emporium, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

ERIE COUNTY  
Booker T. Washington Center  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

Greater Erie Community Action  
Committee  
18 West 9th Street  
Erie, PA 16501  
(814) 459-4581  
FAX (814) 456-0161

John F. Kennedy Center, Inc.  
2021 East 20th Street  
Erie, PA 16510  
(814) 898-0400  
FAX (814) 898-1243

FAYETTE COUNTY  
Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh, PA 15219  
(412) 391-1956 or (412) 281-2102  
FAX (412) 391-4512

Community Action Southwest  
22 West High Street  
Waynesburg, PA 15370  
(724) 852-2893

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
#2 Garden Center Drive  
Greensburg, PA 15601  
(724) 838-1290

Fayette Co. Community Action  
Agency, Inc.  
137 North Beeson Avenue  
Uniontown, PA 15401  
(724) 437-6030 OR 1-800-427-INFO

FAX (412) 437-4418  
Tableland Services Inc.  
131 North Center Avenue  
Somerset, PA 15501  
(814) 445-9628  
FAX (814) 443-3690

CCCS of Western PA  
199 Edison Street  
Uniontown, PA 15401  
(724) 439-8939

Mon-Valley Unemployed Committee  
120 E. 9th Avenue  
Homestead, PA 15120  
(412) 462-9962

FOREST COUNTY  
Warren-Forrest Counties Economic  
Opportunity Council  
204 Liberty Street  
Post Office Box 547  
Warren, PA 16365  
(814) 725-2400  
FAX (814) 723-0510

FRANKLIN COUNTY  
Financial Services Unlimited  
31 West 3rd Street  
Waynesboro, PA 17268  
(717) 762-3285

YWCA of Carlisle  
301 G Street  
Carlisle, PA 17013  
(717) 243-3818  
FAX (717) 243-3948

CCCS of Western Pennsylvania, Inc.  
912 South George Street  
York, PA 17403  
(717) 846-4176

American Red Cross—Hanover  
Chapter  
529 Carlisle Street  
Hanover, PA 17331  
(717) 637-3768  
FAX (717) 637-3294

Community Action Commission of  
Capital Region  
1514 Derry Street  
Harrisburg, PA 17104  
(717) 232-9757  
FAX (717) 234-2227

Urban League of Metropolitan Hbg  
2107 N. 6th Street  
Harrisburg, PA 17101  
(717) 234-5925  
FAX (717) 234-9459

CCCS of Western PA  
2000 Linglestown Road  
Harrisburg, PA 17102  
(717) 541-1757  
FAX (717) 541-4670

Adams County Housing Authority  
139-143 Carlisle St.  
Gettysburg, PA 17325  
(717) 334-1518  
FAX (717) 334-8326

FULTON COUNTY  
Bedford-Fulton Housing Services  
R.O.#1, Box 384  
Everett, PA 15337  
(814) 623-9129  
FAX (814) 623-7187

Financial Counseling Services of  
Franklin  
31 West 3rd Street  
Waynesboro, PA 17268  
(717) 762-3285

CCCS of Western Pennsylvania, Inc.  
912 South George Street  
York, PA 17403  
(717) 846-4176

Weatherization Office  
917 Millfin Street  
Huntingdon, PA 16652  
(814) 643-2343

GREENE COUNTY  
Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh, PA 15219  
(412) 391-1956 or (412) 281-2102  
FAX (412) 391-4512

Mon-Valley Unemployed Committee  
120 E. 9th Avenue  
Homestead, PA 15120  
(412) 462-9962  
FAX (412) 462-9964

Community Action Southwest  
22 West High Street  
Waynesburg, PA 15370  
(724) 852-2893  
FAX (412) 627-7713

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
#2 Garden Center Drive  
Greensburg, PA 15601  
(724) 838-1290

HUNTINGDON COUNTY  
Bedford-Fulton Housing Services  
RD 1, Box 384  
Everett, PA 15537  
(814) 623-9129  
FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona, PA 16602  
(814) 944-8100  
FAX (814) 944-5747

Weatherization Office  
917 Millfin Street  
Huntingdon, PA 16652  
(814) 643-2343

INDIANA COUNTY  
CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
#2 Garden Center Drive  
Greensburg, PA 15601  
(724) 838-1290

Indiana Co. Community Action Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

Keystone Economic Development  
Corporation  
1954 Mary Grace Lane  
Johnstown, PA 15901  
(814) 535-6556  
FAX (814) 539-1688

CCCS of Western PA  
219-A College Park Plaza  
Johnstown, PA 15904  
(814) 539-6335

JEFFERSON COUNTY  
John F. Kennedy Center, Inc.  
2021 East 20th Street  
Erie, PA 16510  
(814) 898-0400  
FAX (814) 898-1243

CCCS of Western Pennsylvania, Inc.  
YMCA Building  
339 North Washington Street  
Butler, PA 16001  
(724) 282-7812

Indiana County Community Action  
Program  
827 Water Street, Box 137  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

Information Office  
7 Millin Street  
Huntingdon, PA 16652  
(4) 643-2343

ICA of Carlisle  
1 G Street  
Carlisle, PA 17013  
(7) 243-3818  
X (717) 243-3948

Community Action Commission of  
the Capital Region  
14 Derry Street  
Harrisburg PA 17104  
(17) 232-9757  
X (717) 234-2227

PHILADELPHIA COUNTY  
Urban Housing Corporation  
6 North Broad Street  
Philadelphia, PA 19130  
(15) 765-1221  
X (215) 765-1427

Northwest Counseling Service  
61 N Broad Street  
Philadelphia PA 19141  
(15) 324-7500  
X (215) 324-8753

CCS of Delaware Valley  
115 Market Street, Suite 1325  
Philadelphia, PA 19107  
(15) 563-5665  
X (215) 864-2666

CCS of Delaware Valley  
The Cherry Hill, Suite 215  
Cherry Hill NJ 08002  
(15) 563-5665

ACE  
57 W. Allegheny, 2nd Fl  
Philadelphia, PA 19140  
(15) 426-8025  
X (215) 426-9122

Housing Association of Delaware  
County  
500 Walnut Street, Suite 601  
Philadelphia, PA 19102  
(15) 545-6010  
X (215) 790-9132

Media Fellowship House  
32 S. Jackson Street  
Media PA 19063  
(10) 565-0846  
X (610) 565-8567

Housing Association of Delaware  
County  
58 North Watts Street  
Philadelphia, PA 19123  
(15) 978-0224  
X (215) 755-7614

CCA  
30 North 17TH Street, Suite 600  
Philadelphia, PA 19103  
(15) 567-7803  
X (215) 963-9941

Comm Devel. Corp of Frankford  
Group Ministry  
520 Griscom Street  
Philadelphia PA 19124  
(15) 744-2990  
X (215) 744-2012

American Credit Counseling Institute  
45 Coates St  
Coatesville PA 19320  
(38) 212-6741

44 E Dekalb Pike  
King of Prussia PA 19406  
(10) 971-2210  
(10) 971-2210

55 York Rd, Suite 103  
Jarminster PA 18974

PIKE COUNTY  
CCCS of Northeastern Pennsylvania  
31 W. Market Street, POB 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1  
Clarks Summit PA 18411  
(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135

9 South 7th Street  
Stroudsburg PA 18360  
(570) 420-8980 or 800-922-9537  
FAX (570) 420-8981

POTTER COUNTY  
Northern Tier Community Action Corp.  
135 West 4th Street  
Emporium, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

SCHUYLKILL COUNTY  
Budget Counseling Center  
247 North Fifth Street  
Reading, PA 19601  
(610) 375-7866  
FAX (610) 375-7830

Econ Opport Cabinet of Schuylkill Co  
225 N. Centre Street  
Pottsville, PA 17901  
(570) 622-1995  
FAX (570) 622-0429

Commission on Econ Opportunity of  
Luz Co.  
163 Amber Lane  
Wilkes-Barre PA 18702  
(570) 826-0310 OR 1-800-822-0359  
FAX (570) 829-1665- CALL  
BEFORE FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631- CALL BEFORE  
FAXING  
(570) 836-4090 TUNKHANNOCK

CCCS of Lehigh Valley  
P.O. Box A  
Whitehall PA 18052  
(610) 821-4011  
FAX (610) 821-8932

SNYDER COUNTY  
CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg, PA 17102  
(717) 541-1757  
FAX (717) 541-4670

Urban League of Metropolitan  
Harrisburg  
2107 N. 6th Street  
Harrisburg PA 17101  
(717) 541-1757  
FAX (717) 234-9459

Community Action Comm of the  
Capital Region  
1514 Derry Street  
Harrisburg PA 17104  
(717) 232-9757  
FAX (717) 234-2227

SOMERSET COUNTY  
Bedford-Fulton Housing Services  
R.O.#1, Box 384  
Everett, PA 15537  
(814) 623-9129  
FAX (814) 823-7137

Bedford-Fulton Housing Services  
1954 Mary Grace Lane  
Johnstown, PA 15901  
FAX (814) 539-1633

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
#2 Garden Center Drive  
Greensburg, PA 15601  
(724) 834-1200

CCCS of Western Pennsylvania, Inc.  
219-A College Park Plaza  
Johnstown PA 15904  
(814) 539-6335

Tableland Services Inc.  
535 East Main Street  
Somerset, PA 15501  
(814) 445-9623 - 1-800-452-0148  
FAX (814) 443-3590

SULLIVAN COUNTY  
CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

31 W. Market St.  
Wilkes-Barre PA 18702  
(570) 821-0837 or 800-922-9537  
FAX (570) 821-1785

The Trahab Center of Northeastern PA  
185 Elmira Street, P.O. Box 218  
Troy, PA 16947  
(570) 297-2101  
FAX (570) 297-2799

German Street, P.O. Box 389  
FAX (570) 297-2799  
(570) 928-9668  
FAX (570) 928-8144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5232  
FAX (570) 724-5783

931 Main Street  
Honesdale PA 18431  
(570) 253-8941  
FAX (570) 253-4817

103 Warren Street, P.O. Box 709  
Tunkhannock, PA 16657  
(570) 836-6840  
FAX (570) 836-6332

7 Lake Avenue, Box 339  
Monroese, PA 18801  
(570) 278-3338 or 1-800-982-4045  
FAX (570) 278-1889

SUSQUEHANNA COUNTY  
CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

31 W. Market St.  
Wilkes-Barre PA 18702  
(570) 821-0837 or 800-922-9537  
FAX (570) 821-1785

The Trahab Center of Northeastern PA  
185 Elmira Street, P.O. Box 218  
Troy, PA 16947  
(570) 297-2101  
FAX (570) 297-2799

German Street, P.O. Box 389  
FAX (570) 297-2799  
(570) 928-9668  
FAX (570) 928-8144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5252  
FAX (570) 724-5733  
931 Main Street  
Honesdale PA 18431  
(570) 253-8941  
FAX (570) 253-4817

103 Warren Street, P.O. Box 709  
Tunkhannock, PA 16657  
(570) 836-6840  
FAX (570) 836-6332

7 Lake Avenue, Box 339  
Monroese, PA 18801  
(570) 278-3338 or 1-800-982-4045  
FAX (570) 278-1889

TIOGA COUNTY  
CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

31 W. Market St.  
Wilkes-Barre PA 18702  
(570) 821-0837 or 800-922-9537  
FAX (570) 821-1785

The Trahab Center of Northeastern PA  
185 Elmira Street, P.O. Box 218  
Troy, PA 16947  
(570) 297-2101  
FAX (570) 297-2799

German Street, P.O. Box 389  
FAX (570) 297-2799  
(570) 928-9668  
FAX (570) 928-8144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5252  
FAX (570) 724-5783

931 Main Street  
Honesdale PA 18431  
(570) 253-8941  
FAX (570) 253-4817

103 Warren Street, P.O. Box 709  
Tunkhannock, PA 16657  
(570) 836-6840  
FAX (570) 836-6332

7 Lake Avenue, Box 339  
Monroese, PA 18801  
(570) 278-3338 or 1-800-982-4045  
FAX (570) 278-1889

UNION COUNTY  
Lycoming-Clinton Co Comm For  
Comm Action (STEP)  
2138 Lincoln Street, P.O. Box 1326  
Williamsport, PA 17703  
(570) 326-0587  
FAX (717) 322-2197

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona PA 16602  
(814) 944-8100  
(814) 944-8100

CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

31 W. Market St.  
Wilkes-Barre PA 18702  
(570) 821-0837 or 800-922-9537  
FAX (570) 821-1785

201 Basin Street  
Williamsport, PA 17703  
(570) 323-6627  
FAX (570) 323-6626

VENANGO COUNTY  
Greater Erie Community Action  
Committee  
18 West 9TH Street  
Erie, PA 16501  
(814) 459-4531  
FAX (814) 456-0161

John F. Kennedy Center, Inc  
2021 East 20th Street  
Erie, PA 16510  
(814) 898-0400  
FAX (814) 898-1243



VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that he is Phillip J. Cobb of National City Bank of Pennsylvania, Plaintiff herein, that he is duly authorized to make this Verification, and that the facts set forth in the foregoing COMPLAINT are true and correct to the best of his knowledge.



---

Phillip J. Cobb

AUTHORIZED OFFICER

Title

(Sign in blue ink)

FILED

NOV 27 2000

~~William A. Shaw~~  
Prothonotary

cc - Sheng  
Atty. Gibson

pd 80.00

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 10438

NATIONAL CITY BANK OF PENNSYLVANIA

00-1473-CD

VS.

YOUNG, THOMAS D. And MARY ANN

COMPLAINT

SHERIFF RETURNS

NOW DECEMBER 6, 2000 AT 11:48 AM EST SERVED THE WITHIN COMPLAINT ON  
MARY ANN YOUNG, DEFENDANT AT RESIDENCE, RR#1, BOX 356, FRENCHVILLE,  
CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARY ANN YOUNG,  
A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO  
HER THE CONTENTS THEREOF.  
SERVED BY: SNYDER

**FILED**  
013:08 2P  
DEC 15 2000

NOW DECEMBER 6, 2000 AT 11:48 AM EST SERVED THE WITHIN COMPLAINT ON  
THOMAS D. YOUNG, DEFENDANT AT RESIDENCE, RR#1, BOX 356, FRENCHVILLE,  
CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARY ANN YOUNG,  
DEFENDANT'S WIFE, A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT  
AND MAKE KNOWN TO HER THE CONTENTS THEREOF.  
SERVED BY: SNYDER

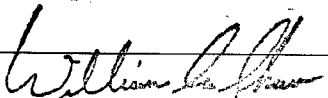
**William A. Shaw**  
**Prothonotary**

Return Costs

Cost	Description
40.64	SHFF. HAWKINS PAID BY: ATTY.
20.00	SURCHARGE PAID BY: ATT.


Sworn to Before Me This

15 Day Of Dec 2000



**WILLIAM A. SHAW**  
Prothonotary  
My Commission Expires  
1st Monday in Jan. 2002  
Clearfield Co. Clearfield, PA.

So Answers,

  
**Chester A. Hawkins**  
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to Integra  
Mortgage Company

00-1473-CO  
~~01-107-CO~~

Plaintiff

No. 00147300

vs.

PRAECIPE FOR DEFAULT JUDGMENT

THOMAS D. YOUNG and  
MARY ANN YOUNG

Defendants

FILED ON BEHALF OF  
Plaintiff  
COUNSEL OF RECORD OF  
THIS PARTY:

LORI A. GIBSON, ESQUIRE  
PA ID#68013  
P. WILLIAM BERCIK, ESQUIRE  
PA ID#59174  
Bernstein Law Firm, P.C.  
Firm #718  
1133 Penn Avenue  
Pittsburgh, PA 15222  
412-456-8100

BERNSTEIN FILE NO. RP001866  
DIRECT DIAL: (412) 456-8100

NOTICE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

FILED

JUN 19 2001

William A. Shaw  
Clerk

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to Integra  
Mortgage Company

Plaintiff

vs.

THOMAS D. YOUNG and  
MARY ANN YOUNG

Civil Action No. ~~00-147300~~

00-1473-00

Defendants

PRAECIPE FOR JUDGMENT

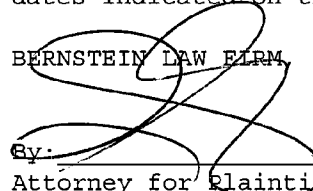
To the Prothonotary:

Kindly enter Judgment against the defendant above named and in favor of the Plaintiff, in the default of an Answer, in the amount of \$47,229.24, plus continuing late charges, escrow and corporate advances and interest at the rate of 7.875% per month on the declining balance computed as follows:

Amount claimed in Complaint	\$45,006.32
Interest from 11/01/00 To 01/15/01	\$ 678.00
Late charges through 01/15/01	\$ 21.90
Escrow and corporate advances through 01/15/01	\$ 1,523.02
 TOTAL	 \$47,229.24

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

BERNSTEIN LAW FIRM, P.C.

By:   
Attorney for Plaintiff  
1133 Penn Avenue  
Pittsburgh, PA 15222  
(412) 456-8100

Plaintiff: c/o Bernstein Law Firm, P.C., 1133 Penn Avenue,  
Pittsburgh, PA 15222  
Defendant: RR 1 Box 356, Frenchville, PA 16836

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to Integra  
Mortgage Company  
Plaintiff

00-1473-00

vs.  
THOMAS D. YOUNG and  
MARY ANN YOUNG  
Defendants

Civil Action No. ~~001473~~00

NOTICE OF JUDGMENT OR ORDER

TO:    ☐ Plaintiff  
         ☒ Defendant  
         ☐ Garnishee

Your are hereby notified that the  
following Order or Judgment was  
entered against you on \_\_\_\_\_.

MARY ANN YOUNG  
RR 1 BOX 356  
FRENCHVILLE, PA 16836

- (xx) Assumpsit Judgment in the amount  
of \$47,229.24 plus costs.
- ☐ Trespass Judgment in the amount  
of \$\_\_\_\_\_ plus costs.
- ☐ If not satisfied within sixty (60)  
days, your motor vehicle operator's  
license and/or registration will  
be suspended by the Department of  
Transportation, Bureau of Traffic  
Safety, Harrisburg, PA.
- (xx) Entry of Judgment of  
     ☐ Court Order  
     ☐ Non-Pros  
     ☐ Confession  
     ☒ Default  
     ☐ Verdict  
     ☐ Arbitration  
         Award

Prothonotary

By: \_\_\_\_\_  
PROTHONOTARY (OR DEPUTY)

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to Integra  
Mortgage Company  
Plaintiff

vs.

THOMAS D. YOUNG and  
MARY ANN YOUNG  
Defendants

00-14  
Civil Action No. 00147300

NOTICE OF JUDGMENT OR ORDER

TO:    ☐ Plaintiff  
         ☒ Defendant  
         ☐ Garnishee

Your are hereby notified that the  
following Order or Judgment was  
entered against you on \_\_\_\_\_.

THOMAS D. YOUNG  
RR 1 BOX 356  
FRENCHVILLE, PA 16836

- (xx) Assumpsit Judgment in the amount  
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- ☐ Trespass Judgment in the amount  
of \$\_\_\_\_\_ plus costs.
- ☐ If not satisfied within sixty (60)  
days, your motor vehicle operator's  
license and/or registration will  
be suspended by the Department of  
Transportation, Bureau of Traffic  
Safety, Harrisburg, PA.
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     ☐ Court Order  
     ☐ Non-Pros  
     ☐ Confession  
     ☒ Default  
     ☐ Verdict  
     ☐ Arbitration  
         Award

Prothonotary

By: \_\_\_\_\_  
PROTHONOTARY (OR DEPUTY)

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to Integra  
Mortgage Company

Plaintiff

vs.

Civil Action No. 00147300

THOMAS D. YOUNG and  
MARY ANN YOUNG

Defendants

IMPORTANT NOTICE

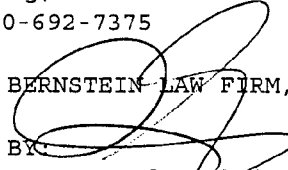
TO: THOMAS D. YOUNG  
RR 1 BOX 356  
FRENCHVILLE, PA 16836

Date of Notice: JANUARY 2, 2001

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 NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

Lawyer Referral Service  
PA Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
1-800-692-7375

BERNSTEIN LAW FIRM, P.C.

BY:   
Attorney for Plaintiff  
1133 Penn Avenue  
Pittsburgh, PA 15222  
412-456-8100



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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to Integra  
Mortgage Company

Plaintiff

vs.

Civil Action No. 00147300

THOMAS D. YOUNG and  
MARY ANN YOUNG

Defendants

IMPORTANT NOTICE

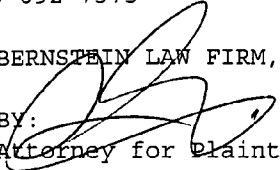
TO: MARY ANN YOUNG  
RR 1 BOX 356  
FRENCHVILLE, PA 16836

Date of Notice: JANUARY 2, 2001

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 NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

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1-800-692-7375

BERNSTEIN LAW FIRM, P.C.

BY:   
Attorney for Plaintiff  
1133 Penn Avenue  
Pittsburgh, PA 15222  
412-456-8100

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praeceptum attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

A handwritten signature in black ink, consisting of a large, stylized 'A' or 'S' shape, is written over a horizontal line.

FILED

JAN 19 2001

13.58/att

William A. Shaw

Prothonotary

Adison

PD 000.00

not to be

Statement to atty Adison

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

COPY

National City Bank of PA  
Plaintiff(s)

No.: 2001-00107-CD

Real Debt: \$47,229.24

Atty's Comm:

Vs.

Costs: \$

Int. From:

Thomas D. Young  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 19, 2001

Expires: January 19, 2006

Certified from the record this 19th day of January, 2001

\_\_\_\_\_  
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

COPY

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

National City Bank of Pennsylvania  
Plaintiff(s)

Docket:

No.: 2000-01473-CD

Real Debt: \$47,229.24

Atty's Comm:

Vs.

Costs: \$

Int. From:

Thomas D. Young  
Mary Ann Young  
Defendant(s)

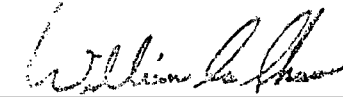
Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 19, 2001

Expires: January 19, 2006

Certified from the record this 19th day of January, 2001



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

AMENDED NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

National City Bank of Pennsylvania

Vs.

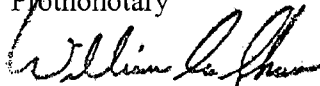
No. 2000-01473-CD

Thomas D. Young  
Mary Ann Young

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of \$47,229.24 on the January 19, 2001.

William A. Shaw  
Prothonotary



William A. Shaw

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONAL CITY BANK OF PENNSYLVANIA  
successor in interest to  
INTEGRA MORTGAGE COMPANY  
Plaintiff(s)

vs.

THOMAS D. YOUNG and MARY ANN  
YOUNG

Defendant(s)

CIVIL DIVISION

00-1473-60  
No. 00147300

PRAECIPE FOR WRIT OF EXECUTION

FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD FOR  
THIS PARTY:

LORI A. GIBSON, ESQ.  
PA I.D. #68013  
P. WILLIAM BERCIK, ESQ.  
PA I.D. #59174  
Bernstein Law Firm P.C.  
Firm #718  
1133 Penn Avenue  
Pittsburgh, PA 15222  
412-456-8100

CERTIFICATE OF ADDRESS:

RR #1 BOX 356  
GOSHEN TOWNSHIP  
PARCEL #115-NO4-000-00006

BERNSTEIN FILE NO. RP001866

FILED

FEB 06 2001

William A. Shaw  
Prothonotary

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

NATIONAL CITY BANK OF PENNSYLVANIA  
successor in interest to  
INTEGRA MORTGAGE COMPANY

Plaintiff(s)

vs.

Civil Action No. 00147300

THOMAS D. YOUNG and MARY ANN  
YOUNG

Defendant(s)

PRAECIPE FOR WRIT OF EXECUTION

To the Prothonotary:

Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County:

2. against THOMAS D. YOUNG and MARY ANN YOUNG

3. JUDGMENT \$47,229.24

Interest from : 1/16/01 TO 4/6/01 \$ 723.20

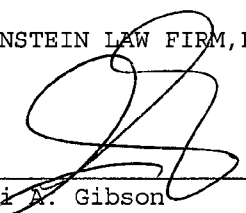
Late charges from : 1/16/01 TO 4/6/01 \$ 32.85

SUBTOTAL: \$47,985.29

Costs (to be added by Prothonotary): \$ 120.00

BERNSTEIN LAW FIRM, P.C.

Date: 2-2-01

By:   
Lori A. Gibson  
Attorney for Plaintiff(s)  
1133 Penn Avenue  
Pittsburgh, PA 15222

BERNSTEIN FILE NO. RP001866



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

NATIONAL CITY BANK OF PENNSYLVANIA  
successor in interest to  
INTEGRA MORTGAGE COMPANY

Plaintiff(s)

vs.

Civil Action No. 00147300

THOMAS D. YOUNG and MARY ANN  
YOUNG

Defendant(s)

DEED DESCRIPTION

All the right, title, interest and claim of THOMAS D. YOUNG and MARY ANN YOUNG of,  
in and to

ALL that certain parcel or piece of land situated in the Township of Goshen, Clearfield  
County, Pennsylvania, more particularly bounded and described as follows:

BEGINNING at a post on Goshen Township Road leading from Shawville to Caledonia Pike at  
corner of other lands of Joseph A. Owens, et ux, thence North along said Township Road  
seven hundred twenty (720) feet to a post at corner of lands of Carleton Kramer; thence  
in a Easterly direction along line of lands of Carleton Kramer three hundred ten (310)  
feet to a post and corner of other lands of Joseph A. Owens, et ux; thence in a  
Southerly direction along line of other lands of Joseph A. Owens, et ux, seven hundred  
twenty-six feet (726) to a post; thence in a Westerly direction along line of other  
lands of Joseph A. Owens, et ux, three hundred thirty (330) feet to a post on Highway,  
and being point and place of beginning. Containing approximately five and two-tenths  
(5.2) acres.

EXCEPTING AND RESERVING therefrom all that certain parcel or piece of land

situated in the Township of Goshen, Clearfield County, Pennsylvania,

bounded and described as follows:

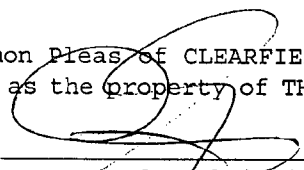
BEGINNING at a post on the corner of land now owned by Carleton Kramer, said post corner  
being on the right of way of Township Road leading from Shawville to the Caledonia Pike;  
thence in easterly direction along the line of the said Kramer property, 310 feet to a  
post; thence in a southerly direction, 250 feet to a point on the residue of the  
premises from which this parcel is conveyed; thence along the line of said residue 310  
feet to a point on the Township Road leading from Shawville to the Caledonia Pike;  
thence North along said Township Road 250 feet to a post and place beginning. Being a

parcel of land 310 feet by 250 feet and containing one and seventy-eight hundredths (1.78) acres.

HAVING erected thereon a dwelling known and numbered RR1, Box 356, Frenchville, PA 16836. Parcel number 115-NO4-000-00006.

BEING the same premises which Harry Joseph Owens and Susan E. Owens, his wife granted and conveyed by Deed dated August 26, 1993 and recorded August 26, 1993 in the Clearfield County Recorder of Deeds Office in Deed Book Volume 1552, page 383, unto Thomas D. Young and Mary Ann Young..

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 00147300, seized and taken in execution as the property of THOMAS D. YOUNG and MARY ANN YOUNG



---

Attorney for Plaintiff

FILED

FEB 06 2001

M. B. 331 atty v. Olson

William A. Shaw

Prothonotary

PD \$20.00

*[Signature]* Gunt's Sheryll

COPY

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

NATIONAL CITY BANK OF PENNSYLVANIA  
successor in interest to  
INTEGRA MORTGAGE COMPANY

Plaintiff(s)

vs.

Civil Action No. ~~00147300~~ 00-1473-00

THOMAS D. YOUNG and MARY ANN  
YOUNG

Defendant(s)

NOTICE TO DEFENDANTS

TO: THOMAS D. YOUNG  
RD #1 BOX 356  
FRENCHVILLE PA 16836

Your house at RD #1 BOX 356, FRENCHVILLE, PA, 16836 is scheduled to be sold at Sheriff's Sale on APRIL 6, 2001 at 10:00 CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, CLEARFIELD, PA, to enforce the Court Judgment of \$47,229.24 obtained by NATIONAL CITY BANK OF PENNSYLVANIA.

NOTICE OF OWNER'S RIGHTS

**YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

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

1. The Sale will be cancelled if you pay to National City Bank of Pennsylvania the back payments, late charges costs and reasonable attorneys fees due. To find out how much you must pay, you may call Bernstein Law Firm, P.C. at 412-456-8100.

2. You may be able to stop the sale by filing a Petition asking the Court to strike or open the Judgment, if the Judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the Sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the Sale. (See Notice on Page Two on how to obtain an attorney).

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

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

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

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

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

Lawyer Referral Service  
PA Bar Association  
P.O. Box 186  
Harrisburg, PA 17108  
1-800-692-7375

**NOTICE**

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

BERNSTEIN LAW FIRM, P.C.  
1133 PENN AVENUE  
PITTSBURGH, PA 15222  
(412) 456-8100

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

NATIONAL CITY BANK OF PENNSYLVANIA  
successor in interest to  
INTEGRA MORTGAGE COMPANY

Plaintiff(s)

vs.

Civil Action No. 00147300

THOMAS D. YOUNG and MARY ANN  
YOUNG

Defendant(s)

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All the right, title, interest and claim of THOMAS D. YOUNG and MARY ANN YOUNG of,  
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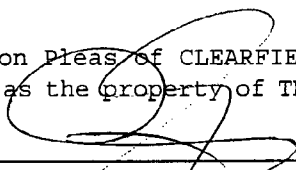
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feet to a point on the Township Road leading from Shawville to the Caledonia Pike;  
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parcel of land 310 feet by 250 feet and containing one and seventy-eight hundredths (1.78) acres.

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---

Attorney for Plaintiff

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

NATIONAL CITY BANK OF PENNSYLVANIA  
successor in interest to  
INTEGRA MORTGAGE COMPANY

COPY

Plaintiff(s)

vs.

Civil Action No. 00-1473-CD  
00147300

THOMAS D. YOUNG and MARY ANN  
YOUNG

Defendant(s)

NOTICE TO DEFENDANTS

TO: MARY ANN. YOUNG  
RD #1 BOX 356  
FRENCHVILLE PA 16836

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2. You may be able to stop the sale by filing a Petition asking the Court to strike or open the Judgment, if the Judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the Sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the Sale. (See Notice on Page Two on how to obtain an attorney).

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

1. IF the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (412) 456-8100.

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

3. The Sale will go through only if the buyer pays the Sheriff the full amount due in the Sale. To find out if this has happened you may call (412) 456-8100.

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



1. IF the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling (412) 456-8100.

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

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

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P.O. Box 186  
Harrisburg, PA 17108  
1-800-692-7375

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BERNSTEIN LAW FIRM, P.C.  
1133 PENN AVENUE  
PITTSBURGH, PA 15222  
(412) 456-8100

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

NATIONAL CITY BANK OF PENNSYLVANIA  
successor in interest to  
INTEGRA MORTGAGE COMPANY

Plaintiff(s)

vs.

Civil Action No. 00147300

THOMAS D. YOUNG and MARY ANN  
YOUNG

Defendant(s)

DEED DESCRIPTION

All the right, title, interest and claim of THOMAS D. YOUNG and MARY ANN YOUNG of,  
in and to

ALL that certain parcel or piece of land situated in the Township of Goshen, Clearfield  
County, Pennsylvania, more particularly bounded and described as follows:

BEGINNING at a post on Goshen Township Road leading from Shawville to Caledonia Pike at  
corner of other lands of Joseph A. Owens, et ux, thence North along said Township Road  
seven hundred twenty (720) feet to a post at corner of lands of Carleton Kramer; thence  
in a Easterly direction along line of lands of Carleton Kramer three hundred ten (310)  
feet to a post and corner of other lands of Joseph A. Owens, et ux; thence in a  
Southerly direction along line of other lands of Joseph A. Owens, et ux, seven hundred  
twenty-six feet (726) to a post; thence in a Westerly direction along line of other  
lands of Joseph A. Owens, et ux, three hundred thirty (330) feet to a post on Highway,  
and being point and place of beginning. Containing approximately five and two-tenths  
(5.2) acres.

EXCEPTING AND RESERVING therefrom all that certain parcel or piece of land  
situated in the Township of Goshen, Clearfield County, Pennsylvania,

bounded and described as follows:

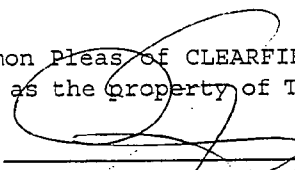
BEGINNING at a post on the corner of land now owned by Carleton Kramer, said post corner  
being on the right of way of Township Road leading from Shawville to the Caledonia Pike;  
thence in easterly direction along the line of the said Kramer property, 310 feet to a  
post; thence in a southerly direction, 250 feet to a point on the residue of the  
premises from which this parcel is conveyed; thence along the line of said residue 310  
feet to a point on the Township Road leading from Shawville to the Caledonia Pike;  
thence North along said Township Road 250 feet to a post and place beginning. Being a

parcel of land 310 feet by 250 feet and containing one and seventy-eight hundredths (1.78) acres.

HAVING erected thereon a dwelling known and numbered RR1, Box 356, Frenchville, PA 16836. Parcel number 115-NO4-000-00006.

BEING the same premises which Harry Joseph Owens and Susan E. Owens, his wife granted and conveyed by Deed dated August 26, 1993 and recorded August 26, 1993 in the Clearfield County Recorder of Deeds Office in Deed Book Volume 1552, page 383, unto Thomas D. Young and Mary Ann Young.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 00147300, seized and taken in execution as the property of THOMAS D. YOUNG and MARY ANN YOUNG



---

Attorney for Plaintiff

**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION – LAW**

National City Bank of Pennsylvania,

Vs.

NO.: 2000-01473-CD

**COPY**

Thomas D. Young ,  
Mary Ann Young ,

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, , Plaintiff(s) from  
THOMAS D. YOUNG , MARY ANN YOUNG , , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
See Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE \$47,229.24  
INTEREST from 1/16/01 to 4/6/01 - \$756.05  
PROTH. COSTS \$  
ATTY'S COMM \$  
DATE 02/06/2001

PAID \$120.00  
SHERIFF \$  
OTHER COSTS \$

\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this \_\_\_\_\_ day  
of \_\_\_\_\_ A.D. \_\_\_\_\_  
At \_\_\_\_\_ A.M./P.M.

Requesting Party: Lori Gibson, Esquire

\_\_\_\_\_  
Sheriff

DEFENDANT(S) THOMAS D. YOUNG and MARY ANN  
YOUNG

WRIT NO. 00147300

DEBT \$47,985.29

NAME OF ATTY.(S) BERNSTEIN LAW FIRM, P.C.

SHORT DESCRIPTION

Sit Twnshp of Goshen, HET dwg K/N RR1, Box 356, Frewnchville, PA 16836. Parcel  
#115-NO4-000-00006. DBV 1552, pg 383.

---

ATTENTION NEWSPAPERS: DO NOT PRINT ANYTHING APPEARING BELOW

DOUBLE LINE OR UNDERScoreD WITH ASTERISKS (\*\*\*\*)

THIS COMPLETED FORM MUST BE FILED IN TRIPLICATE ALONG WITH ONE COPY OF LONG  
DESCRIPTION AND WRIT. LONG DESCRIPTION MUST BE SIGNED AND CONTAIN LOT AND BLOCK  
DESIGNATION WHERE APPLICABLE.

(Use additional sheets for short description whenever necessary)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in

Plaintiff

vs.

THOMAS D. YOUNG and MARY ANN  
YOUNG

Defendant

No. 001473 CD

PRAECIPE TO STRIKE  
DEFAULT JUDGMENT

FILED ON BEHALF OF  
Plaintiff  
COUNSEL OF RECORD OF  
THIS PARTY:

LORI A. GIBSON, ESQUIRE  
PA ID#68013  
JON MCKECHNIE, ESQUIRE  
PA ID#36268  
Bernstein Law Firm, P.C.  
Firm #718  
1133 Penn Avenue  
Pittsburgh, PA 15222  
412-456-8100

BERNSTEIN FILE NO. RP001866  
DIRECT DIAL: (412) 456-8100

NOTICE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT AND ANY  
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

**FILED**

APR 23 2001

William A. Shaw  
Prothonotary

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to INTEGRA  
MORTGAGE COMPANY  
Plaintiff

vs.

Civil Action No. 001473 CD

THOMAS D. YOUNG and MARY ANN  
YOUNG

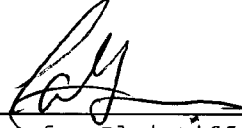
Defendant

PRAECIPE TO STRIKE THE JUDGMENT

TO THE PROTHONOTARY:

By request of Plaintiff's counsel, upon discovering that Defendants filed  
Bankruptcy at Case #00-22136, request that said Judgment be stricken from the  
Court record.

BERNSTEIN LAW FIRM, P.C.

By:   
Attorney for Plaintiff  
1133 Penn Avenue  
Pittsburgh, PA 15222  
(412) 456-8100

BERNSTEIN FILE NO. RP001866

FILED

APR 23 2001

01938120cc

William A. Shaw

Prothonotary

3/10



**WRIT OF EXECUTION and/or ATTACHMENT  
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD  
CIVIL ACTION - LAW**

National City Bank of Pennsylvania,

Vs.

NO.: 2000-01473-CD

Thomas D. Young ,  
Mary Ann Young ,

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, , Plaintiff(s) from THOMAS D. YOUNG , MARY ANN YOUNG , , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
See Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

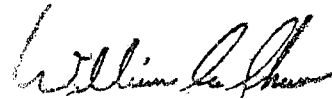
Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

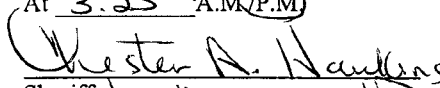
AMOUNT DUE \$47,229.24  
INTEREST from 1/16/01 to 4/6/01 - \$756.05  
PROTH. COSTS \$  
ATTY'S COMM \$  
DATE 02/06/2001

PAID \$120.00  
SHERIFF \$  
OTHER COSTS \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 6th day  
of February A.D. 2001  
At 3:25 A.M./P.M.

  
Sheriff by Margaret H. Pitt

Requesting Party: Lori Gibson, Esquire

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

**FEB 06 2001**

Attest.

  
Prothonotary

DEFENDANT(S) THOMAS D. YOUNG and MARY ANN  
YOUNG

WRIT NO. 00147300

DEBT \$47,985.29

NAME OF ATTY.(S) BERNSTEIN LAW FIRM, P.C.

**SHORT DESCRIPTION**

Sit Twnshp of Goshen, HET dwg K/N RR1, Box 356, Frewnchville, PA 16836. Parcel  
#115-NO4-000-00006. DBV 1552, pg 383.

---

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DESIGNATION WHERE APPLICABLE.

(Use additional sheets for short description whenever necessary)

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

Sheriff Docket # 10694

NATIONAL CITY BANK OF PENNSYLVANIA

00-1473-CD

VS.

YOUNG, THOMAS D.

WRIT OF EXECUTION    REAL ESTATE

**SHERIFF RETURNS**

---

NOW, MARCH 5, 2001, CALLED ATTORNEY LORI GIBSON AND INFORMED HER THAT DEFENDANTS DO NOT LIVE AT RESIDENCE.

NOW, MARCH 6, 2001, ATTORNEY GIBSON CALLED AND INFORMED THIS OFFICE THAT THEY SERVED DEFENDANTS BY CERTIFIED MAIL AT THE ADDRESS PROVIDED, WE CAN DO THE SAME.

NOW, MARCH 7, 2001, MAILED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY BY REGULAR AND CERTIFIED MAIL TO THOMAS D. YOUNG, DEFENDANT, CERTIFIED MAIL #7000 0600 023 2701 1359 AND TO MARY ANN YOUNG, DEFENDANT, CERTIFIED MAIL #7000 0600 0023 2701 1366.

NOW, MARCH 9, 2001, SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON CHARLES LAUVER, FOR THOMAS D. YOUNG, DEFENDANT, AT HIS PLACE OF RESIDENCE, RD #1, BOX 356, FRENCHVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, 16836, BY CERTIFIED MAIL #7000 0600 0023 2701 1359.

NOW, MARCH 9, 2001, SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON CHARLES LAUVER, FOR MARY ANN YOUNG, DEFENDANT, AT HER PLACE OF RESIDENCE, RD #1, BOX 356, FRENCHVILLE, CLEARFIELD COUNTY, PENNSYLVANIA, 16836, BY CERTIFIED MAIL #7000 0600 0023 2701 1366.

NOW, APRIL 6, 2001, ATTORNEY ALAN F. KIRK, CALLED AND INFORMED THIS OFFICE THAT SALE IS TO BE STAYED, FAX TO FOLLOW. CALLED LEGAL JOURNAL AND PROGRESS AND CANCELLED ADVERTISING.

In The Court of Common Pleas of Clearfield County, Pennsylvania

NATIONAL CITY BANK OF PENNSYLVANIA

Sheriff Docket #

10694

00-1473-CD

VS.

YOUNG, THOMAS D.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, APRIL 10, 2001, RECEIVED LETTER THAT SALE IS TO BE STAYED.

NOW, NOVEMBER 5, 2001, RETURN WRIT AS NO SALE HELD, PAID COSTS  
FROM ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO THE  
ATTORNEY.

SHERIFF HAWKINS \$188.62

SURCHARGE \$ 40.00

PAID BY ATTORNEY

FILED

NOV 05 2001  
0135 PM  
William A. Shaw  
Prothonotary

Sworn to Before Me This

9th Day Of November 2001  
*William A. Shaw*

WILLIAM A. SHAW  
Prothonotary  
My Commission Expires  
1st Monday in Jan. 2002  
Clearfield Co., Clearfield, PA.

So Answers,

*Chester A. Hawkins*  
by Margaret H. Pratt  
Chester A. Hawkins  
Sheriff

**BERNSTEIN  
LAW FIRM, P.C.**JOSEPH I. BERNSTEIN (PA, FL)  
ROBERT S. BERNSTEIN (PA, FL, WV, NY)NICHOLAS D. KRAWEC (PA, NC)  
LORI A. GIBSON (PA)P. WILLIAM BERCIK (PA)  
MARLENE J. BERNSTEIN (PA, FL)  
CHARLES E. BOBINIS (PA, WV)

(STATES OF ADMISSION)

1133 PENN AVENUE, PITTSBURGH, PENNSYLVANIA 15222-4252  
www.bernsteinlaw.com

mail@bernsteinlaw.com

TELEPHONE 1-800-927-3197 (412) 456-8100  
FAX (412) 456-8135**FAXED**  
4/9/01**DATE: 4/9/01****RE: National City Bank vs. Thomas  
Young et al. (No. 00-1473-CD)****TO: Clearfield County Sheriff's Office  
Attention: PEG****FAX#: 814-765-5915****FROM: Lori Gibson****FILE#: RP001866****PAGES (including this page):****Please respond by fax to: (412) 456-8135****If you do not receive all pages in good order call: (412) 456-8100.**

**PLEASE NOTE:** The information contained in this transmission is privileged and confidential, and is intended only for the use of the individual(s) or entity named above who have been specifically authorized to receive it. If the reader is not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return all pages to the address shown above. Thank you.

**X Original will NOT follow**

Dear Peg:

Per our telephone conversation of Friday, April 6, 2001, this will confirm our request to stay the writ of execution filed in the above captioned case and return any unexpended costs and advertising fees.

Thank you.

Very truly yours,  
/s/ Lori A. Gibson, Esq.**COPY**

REAL ESTATE SALE

REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION

REAL ESTATE SALE

NOW, \_\_\_\_\_, 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 forth the date, time and place of sale at the Court House in Clearfield on the \_\_\_\_\_ day of \_\_\_\_\_ 2001, I exposed the within described real estate of \_\_\_\_\_

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		8.32
LEVY		15.00
MILEAGE		8.32
POSTING		15.00
CSDS		10.00
COMMISSION 2%		
POSTAGE	3.95 + 3.95	4.08
HANDBILLS		15.00
DISTRIBUTION		25.00
ADVERTISING		15.00
ADD'L SERVICE		15.00
DEED		<del>30.00</del>
ADD'L POSTING		15.00
ADD'L MILEAGE		
ADD'L LEVY		
BID AMOUNT		
RETURNS/DEPUTIZE		
COPIES		5.00
BILLING		

TOTAL SHERIFF COSTS \$ 188.62

**DEED COSTS:**

REGISTER & RECORDER \$ 15.50  
ACKNOWLEDGEMENT \$ 5.00  
TRANSFER TAX 2%

TOTAL DEED COSTS \$ 20.50

**DEBT & INTEREST:**

DEBT-AMOUNT DUE	\$ 47,229.24
INTEREST FROM 1-16-01 TO 4-6-01	756.05

TOTAL DEBT & INTEREST \$ 47,985.29

**COSTS:**

ATTORNEY FEES	—	\$
PROTH. SATISFACTION	—	
ADVERTISING		247.52
LATE CHARGES & FEES	—	
TAXES-Collector	—	
TAXES-Tax Claim	—	
COSTS OF SUIT-To Be Added	—	
LIST OF LIENS	—	
MORTGAGE SEARCH	—	
ACKNOWLEDGEMENT	—	
DEED COSTS	—	
ATTORNEY COMMISSION	—	
SHERIFF COSTS		188.62
LEGAL JOURNAL AD	—	
REFUND OF ADVANCE	—	
REFUND OF SURCHARGE	—	
PROTHONOTARY		\$ 120.00
FORECLOSURE FEES		

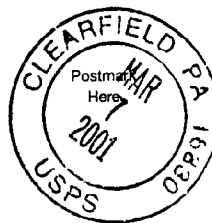
TOTAL COSTS \$ 556.14

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

Chester A. Hawkins, Sheriff

7000 0600 0023 2701 1359  
99ET 1042 E200 0090 0007

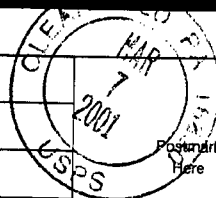
U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
Article Sent To:	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 3.95
Name (Please Print Clearly) (to be completed by mailer) THOMAS D. YOUNG	
Street, Apt. No.; or PO Box No. RD #1 BOX 356	
City, State, ZIP+4 FRENCHVILLE, PA 16836	
PS Form 3800, July 1999	
See Reverse for Instructions	



COPY

7000 0600 0023 2701 1366  
99ET 1042 E200 0090 0007

U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
Article Sent To:	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 3.95
Name (Please Print Clearly) (to be completed by mailer) MARY ANN YOUNG	
Street, Apt. No.; or PO Box No. RD #1 BOX 356	
City, State, ZIP+4 FRENCHVILLE, PA 16836	
PS Form 3800, July 1999	
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:

THOMAS D. YOUNG

RD #1 BOX 356

FRENCHVILLE, PA 16836

2. Article Number (Copy from service label)

7000 0600 0023 2701 1359

**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly) B. Date of Delivery

CHARLES LAVIER 3-9-01

C. Signature

X *Charles Lavier*☐ Agent☐ AddresseeD. Is delivery address different from item 1? ☐ YesIf 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

PS Form 3811, July 1999

Domestic Return Receipt

102595-00-M-0952

**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:

MARY ANN YOUNG

RD #1 BOX 356

FRENCHVILLE, PA 16836

**COMPLETE THIS SECTION ON DELIVERY**

A. Received by (Please Print Clearly) B. Date of Delivery

CHARLES LAVIER 3-9-01

C. Signature

X *Charles Lavier*☐ Agent☐ AddresseeD. Is delivery address different from item 1? ☐ YesIf 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 (Copy from service label)

7000 0600 0023 2701 1366

PS Form 3811, July 1999

Domestic Return Receipt

102595-00-M-0952