

01-1908-CD
NATIONAL CITY BANK OF -vs- JAMES F. SOLADA et al
PENNSYLVANIA et al

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

NATIONAL CITY BANK OF PENNSYLVANIA
Successor in interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

JAMES R. SOLADA AND
RUTH I. SOLADA

Defendants

No. 01-1908-CD
COMPLAINT IN MORTGAGE FORECLOSURE

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

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON A. MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.
Firm #718
1133 Penn Avenue
Pittsburgh, PA 15222
412-456-8110

FILED

NOV 21 2001

William A. Shaw
Prothonotary

CERTIFICATE OF ADDRESS:
RD#1, BOX 56
TOWNSHIP OF HUDSON
PARCEL NO. #G03-000-07

BERNSTEIN FILE NO. F00010810

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**

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

NATIONAL CITY BANK OF PENNSYLVANIA
Successor in interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

No.

JAMES R. SOLADA AND
RUTH I. SOLADA

Defendants

NOTICE AND COMPLAINT

NOTICE

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 Keystone National Bank, is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio and is hereinafter referred to as "Plaintiff".

2. Defendants are adult individuals who reside at RD #1, Box 56, Penfield, Clearfield County, Pennsylvania 15849 and POB 126, Penfield, Clearfield County, Pennsylvania 15849, respectively.

3. On or about August 8, 1990 Defendants executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendants. Said Mortgage was recorded in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1357, Page 125. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.

4. Of even date with said Mortgage, Defendants executed and delivered to Plaintiff a Note, a copy of which is attached hereto, marked Exhibit "2" and made a part hereof.

5. By the terms and conditions of the aforementioned Mortgage and 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 Mortgage and Note.

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

7. On or about September 18, 2001, Notice of Homeowner's Emergency Act of 1983 were sent to Defendants in accordance with Act 91 of 1983(P.L.385, No. 91), as amended, and in accordance with Act 6 of 1974 (P.L. 11, No. 6), as amended, and pursuant to 12 PA.Code Chapter 31, Subchapter B, Section 31.201 et seq., as amended, and that an action on said Mortgage may be commenced after 33 days from the postmark date of said Notice. Said Notice Further advised Defendants of Defendant's rights and obligations in accordance with said Acts. Copies of said notices are attached hereto, collectively marked Exhibit "3", and made a part hereof.

8. Plaintiff avers that the outstanding principal balance due is \$15,193.08.

9. Plaintiff is entitled to interest at the rate of 10 percent per annum. Interest due from April 1, 2001 through and including November 30, 2001 amounts to \$1,025.46.

10. 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 is currently \$359.09.


11. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$58.31 as of November 30, 2001.

12. 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 increase at the rate of \$110.00 per hour depending on the extent of litigation required.

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

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure against Defendants, jointly and severally, in the amount of \$17,485.94 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN LAW FIRM, P.C.

By: 
Lori A. Gibson, Esquire
Attorneys for Plaintiff
1133 Penn Avenue
Pittsburgh, PA 15222
(412) 456-8100
BERNSTEIN FILE NO. F00010810

Recorded

Mortgage

Vol.

From

JAMES R. SOLADA, ET

To

KEYSTONE NATIONAL BA

Amount \$ 21,600.00

Premises Huston Township, CL

County, Pennsylvania

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on August 8,
19.90. The mortgagor is JAMES R. SOLADA and MITH J. SOLADA, husband and wife, of Huston
Township, Clearfield County, PA. ("Borrower"). This Security Instrument is given to KEYSTONE NATIONAL
BANK, which is organized and existing
under the laws of the Commonwealth of Pennsylvania, and whose address is 200 East Mahoning Street
Punxsutawney, Pennsylvania 15767 ("Lender").
 Borrower owes Lender the principal sum of Twenty-one thousand six hundred and 00/100
Dollars (U.S. \$ 21,600.00). 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 August 1, 2010. This Security Instrument
 secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
 modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 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:

ALL that certain piece or parcel of land, situate, lying and
 being in Huston Township, Clearfield County, Pennsylvania,
 bounded and described as follows to wit:

BEING a piece or parcel of land, situate, in the Village of
 Winterburn, Huston Township, Clearfield County, Pennsylvania, and
 having a frontage of 120 feet more or less and a depth of 250
 feet more or less and having lots No. 21 and 22 in the Craig and
 Blanchard Addition to the Village of Winterburn and having
 erected thereon a frame dwelling.

BEING shown on Clearfield County Assessment Map as Item GO3-000-
 27 and assessed as house and garage, and .500 acres.

BEING the same premises which became vested in the Mortgagors
 herein by deed of Arlene Buckabee, et al, dated August 8, 1990,
 and not yet recorded but inteded to be prior to the recording of
 this mortgage.

which has the address of R.D. # 1, Box 56 Penfield
15849 Clearfield
 Pennsylvania 15849 ("Property Address");
 (Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights,
 appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 referred to in this Security Instrument as the "Property."

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

EXHIBIT

PAGES

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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 of 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 day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings 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 the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

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 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application 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 late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold 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 person owed payment. 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: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests 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 forfeiture of any part of the Property; or (c) secures 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 attain 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.

5. **Hazard 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 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.

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 extend 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 19 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. **Preservation and Maintenance of Property; Leaseholds.** Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. **Protection of Lender's Rights in the Property; Mortgage Insurance.** 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 in bankruptcy, probate, for condemnation 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 recording a notice of pending action.

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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 insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. **Condemnation.** The proceeds 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 conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied in the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fractions: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver or preclude the exercise of any right or remedy.

11. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 12. Borrower's covenants and agreements shall be joint and several. Any Borrower who assigns this Security Instrument but does not execute the Note (a) is co-signing this Security Instrument only to mortgage, grant and convey (but not the interest in the Property under the terms of this Security Instrument); (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13. **Legislation Affecting Lender's Rights.** If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

14. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or 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 can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. **Borrower's Copy.** Borrower shall be given one confirmed copy of the Note 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 (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.

18. **Borrower's Right to Reinstale.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such 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 (b) entry of a judgment enforcing this Security Instrument. These conditions are that Borrower

branch of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 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 foreclosure 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 19, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. 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.

23. Purchase Money Mortgage. If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

24. Interest Rate After Judgment. Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower 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 ☐ Condominium Rider ☐ 2-4 Family Rider
☐ Graduated Payment Rider ☐ Planned Unit Development Rider
☐ Other(s) [specify]

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:

Susan M. Hartzfeld

Susan M. Hartzfeld

James R. Solada

JAMES R. SOLADA

(Seal)

Ruth I. Solada

RUTH I. SOLADA

(Seal)

COMMONWEALTH OF PENNSYLVANIA, Clearfield County as:

On this the 27 day of August, 19 90, before me, A. Robert Pugh, the undersigned officer, personally appeared JAMES R. SOLADA and RUTH I. SOLADA, husband and wife, known to me (or satisfactorily proven) to be the person and whose name and subscribed to the within instrument and acknowledged that they executed the same for the purposes herein contained.

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

My Commission expires:

NOTARIAL SEAL
SUSAN M. HARTZFELD, NOTARY PUBLIC
City of DuBois, Clearfield County
My Commission Expires August 16, 1993

Susan M. Hartzfeld
NOTARY PUBLIC
Title of Officer

I certify that the precise place of business of the within named Mortgagee is 200 East Mahoning Street
Punxsutawney, Pennsylvania 15767

Christopher Johnson
In Mortgage Book Reside No. 1257 Page 125
Date 8-8-90 Recorder Michael R. Lytle

CLEARFIELD COUNTY
ENTERED OF RECORD 8-8-90
TIME 5:15 P.M.
BY Blakely & Jones
FEE 13.50

My Commission Expires
First Monday in January, 1992

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NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 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 foreclosure 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 19, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

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25. Riders to this Security Instrument. If one or more riders are executed by Borrower 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 ☐ Condominium Rider ☐ 2-4 Family Rider
☐ Graduated Payment Rider ☐ Planned Unit Development Rider
☐ Other(s) [specify]

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:

Susan M. Hartzfeld

James R. Solada (Seal)
JAMES R. SOLADA

Susan M. Hartzfeld

Ruth I. Solada (Seal)
RUTH I. SOLADACOMMONWEALTH OF PENNSYLVANIA, Clearfield County ss:

On this, the 8th day of August, 1990, before me, A. ROSEY, Public,
the undersigned officer, personally appeared JAMES R. SOLADA and
RUTH I. SOLADA, husband and wife, known to me (or satisfactorily
proven) to be the person(s) whose names ARE subscribed to the within instrument and acknowledged that
they executed the same for the purposes herein contained.

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

My Commission expires:

NOTARIAL SEAL
SUSAN M. HARTZFELD, NOTARY PUBLIC
City of DuBois, Clearfield County
My Commission Expires August 16, 1993

Susan M. Hartzfeld
NOTARY PUBLIC
Title of Officer

I certify that the precise place of business of the within named Mortgagee is 200 East Mahoning Street
Punkaturney, Pennsylvania 15767

Christopher J. Brown
Proprietary in the Office for Recording of Deeds in and for Clearfield County
In Mortgage Book 8-5-90 No. 6257 Page 1 of 1
Date 8-5-90 Recorder Michael R. Fyfe

CLEARFIELD COUNTY
ENTERED OF RECORD 8-8-90
TIME 3:15 PM
BY Michael R. Fyfe
FIS 13:50

My Commission Expires
First Monday in January, 1992

PORT 8442904 Solado
NOTE 4-4939

August 1, 1990

Du Bois
(City)

Pennsylvania
(State)

R D # 1, Box 56, Penfield, Huston Township, Clearfield County, Pennsylvania
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$21,600.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is KEYSTONE NATIONAL BANK, of 200 East Mahoning Street, Punxsutawney, Pennsylvania. 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 10.00%.

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 month.

October

I will make my monthly payments on the 1st day of each month beginning on 1, 1990.

15 JRS
September 1, 2010. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on September 1, 2010, 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 monthly payments at any Keystone National Bank or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 208.44

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 monthly 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 which 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 monthly 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 4% 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 monthly payment on the date it is due, I will be in default.

(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 pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which 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.

(E) 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.

EXHIBIT 2

NON-UNIFORM COVENANTS Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration under paragraphs 13 and 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 the Property. Lender shall further inform Borrower of this Security Instrument, foreclosure by judicial proceeding and sale of 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 19, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.
20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in Person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.
21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.
22. 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.
23. Purchase Money Mortgage. If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.
24. Interest Rate After Judgment. Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.
25. Riders to this Security Instrument. If one or more riders are executed by Borrower 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 ☐ Condominium Rider ☐ 2-4 Family Rider
- ☐ Graduated Payment Rider ☐ Planned Unit Development Rider
- ☐ Other(s) [Specify]

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:

[Signature] *[Signature]*
JAMES R. SOLADA (Seal)
RUTH I. SOLADA (Seal)
-Borrower

COMMONWEALTH OF PENNSYLVANIA, Clearfield County ss:

On this, the 27 day of August, 19 90, before me, a Notary Public, JAMES R. SOLADA and RUTH I. SOLADA, husband and wife, known to me (or satisfactorily proven) to be the person B, whose names, AKE, subscribed to the within instrument and acknowledged that they executed the same for the purposes herein contained.

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

My Commission expires:

NOTARIAL SEAL
SUSAN M. HARTZFIELD, NOTARY PUBLIC
City of Dubois, Clearfield County
My Commission Expires August 16, 1993

[Signature]
NOTARY PUBLIC
Title of Officer

National City[®] Mortgage

September 18, 2001

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

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

SOLADA RUTH I
POB 126
PENFIELD, PA 15849 _____

Loan No. 844290-4
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:

Rd # 1 Box 56
Penfield PA 15849

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
05/01/2001 - 09/01/2001
and the following amount(s) are now past due:

Monthly Payments	1,547.60
Late Charges	25.02
Other Fees	33.60
Less Suspense Balance	.00-
Total Due	1,606.22

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 \$ 1,606.22, 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

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 INMEDITAMENTE 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
 529 Carlisle Street
 Hanover, Pennsylvania 17331
 (717) 637-3768
 FAX (717) 637-3294

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

Financial Counseling Services of
 Franklin
 31 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
 Kennett Square, PA 19348
 (610) 444-3682
 FAX (610) 444-8243

BLAIR COUNTY

Bedford-Fulton Housing Services
 R.D.#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

BRADFORD 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

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) 238-3668
 FAX (814) 2383669

The Trehab Center of Northeastern PA
 10 Public Avenue
 Montrose, PA 18801
 (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
 Dushore, PA 18614
 (570) 928-9668
 FAX (570) 928-8144

103 Warren Street, P.O. Box 709
 Tunkhannock PA 18657
 (570) 836-6840
 FAX (570) 836-6332

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
 Trevose Corporate Center
 4606 Street Road
 Trevose 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) 282-7812

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

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

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

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

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

DAUPHIN 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) 234-5925
FAX (717) 234-9459

Community Action Commission
of the Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757
FAX (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) 324-8753

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

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) 565-0846
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 Strafford 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) 437-6050 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) 726-2400
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
Capitol 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.D.#1, Box 384
Everett, PA 15537
(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 Mifflin 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 Mifflin 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 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

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

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

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

PHILADELPHIA COUNTY

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

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

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

CCCS of Delaware Valley
One Cherry Hill, Suite 215
Cherry Hill NJ 08002
(215) 563-5665

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

Housing Association of Delaware
Valley
1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010
FAX (215) 790-9132

Media Fellowship House
302 S. Jackson Street
Media PA 19063
(610) 565-0846
FAX (651) 565-8567

Housing Association of Delaware
Valley
658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224
FAX (215) 765-7614

PCCA
100 North 17TH Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

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

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
610-971-2210

755 York Rd, Suite 103
Warminster 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) 826-0510 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
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.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Bedford-Fulton Housing Services
1954 Mary Grace Lane
Johnstown, PA 15901
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601

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) 445-9628 - 1-800-452-0148
FAX (814) 443-3690

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 Trehab 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 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, 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 Trehab 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 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, 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 Trehab 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 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, 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 1328
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) 459-4581
FAX (814) 456-0161

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

National City[®] Mortgage

September 18, 2001

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

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

Ruth I Solada
Rd # 1 Box 56
Penfield PA 15849

Loan No. 844290-4
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:

Rd # 1 Box 56
Penfield PA 15849

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
05/01/2001 - 09/01/2001
and the following amount(s) are now past due:

Monthly Payments	1,547.60
Late Charges	25.02
Other Fees	33.60
Less Suspense Balance	.00-
Total Due	1,606.22

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 \$ 1,606.22, 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 INMEDITAMENTE 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
 529 Carlisle Street
 Hanover, Pennsylvania 17331
 (717) 637-3768
 FAX (717) 637-3294

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

Financial Counseling Services of
 Franklin
 31 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 Opportunties
 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
 Kennett Square, PA 19348
 (610) 444-3682
 FAX (610) 444-8243

BLAIR COUNTY

Bedford-Fulton Housing Services
 R.D.#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

BRADFORD 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

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) 238-3668
 FAX (814) 2383669

The Trehab Center of Northeastern PA
 10 Public Avenue
 Montrose, PA 18801
 (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
 Dushore, PA 16614
 (570) 928-9668
 FAX (570) 928-8144

103 Warren Street, P.O. Box 709
 Tunkhannock PA 18657
 (570) 836-6840
 FAX (570) 836-6332

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
 Trevoze Corporate Center
 4606 Street Road
 Trevoze 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) 282-7812

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

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

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

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

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

DAUPHIN 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) 234-5925
FAX (717) 234-9459

Community Action Commission
of the Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (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) 324-8753

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

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) 565-0846
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 Strafford 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) 437-6050 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) 726-2400
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.D.#1, Box 384
Everett, PA 15537
(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 Mifflin 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 Mifflin 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 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

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

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

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

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

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

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

CCCS of Delaware Valley
One Cherry Hill, Suite 215
Cherry Hill NJ 08002
(215) 563-5665

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

Housing Association of Delaware
Valley
1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010
FAX (215) 790-9132

Media Fellowship House
302 S. Jackson Street
Media PA 19063
(610) 565-0846
FAX (651) 565-8567

Housing Association of Delaware
Valley
658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224
FAX (215) 765-7614

PCCA
100 North 17TH Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

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

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
610-971-2210

755 York Rd, Suite 103
Worminster PA 18074

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) 826-0510 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
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.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Bedford-Fulton Housing Services
1954 Mary Grace Lane
Johnstown, PA 15901
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg PA 15601

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) 445-9628 - 1-800-452-0148
FAX (814) 443-3690

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 Trehab 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 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, 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 Trehab 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 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, 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 Trehab 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 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, 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 1328
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) 459-4581
FAX (814) 456-0161

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

National City[®] Mortgage

September 18, 2001

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

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

James R Solada
Rr 1 Box 56
Penfield PA 15849

Loan No. 844290-4
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:

Rd # 1 Box 56
Penfield PA 15849

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
05/01/2001 - 09/01/2001
and the following amount(s) are now past due:

Monthly Payments	1,547.60
Late Charges	25.02
Non-Sufficient Funds	.00
Other Fees	33.60
Less Suspense Balance	.00-
Total Due	1,606.22

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 \$ 1,606.22, 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

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 INMEDITAMENTE 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
 529 Carlisle Street
 Hanover, Pennsylvania 17331
 (717) 637-3768
 FAX (717) 637-3294

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

Financial Counseling Services of
 Franklin
 31 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 Opportunites
 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
 Kennett Square, PA 19348
 (610) 444-3682
 FAX (610) 444-8243

BLAIR COUNTY

Bedford-Fulton Housing Services
 R.D.#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

BRADFORD 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

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) 238-3668
 FAX (814) 2383669

The Trehab Center of Northeastern PA
 10 Public Avenue
 Montrose, PA 18801
 (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
 Dushore, PA 18614
 (570) 928-9668
 FAX (570) 928-8144

103 Warren Street, P.O. Box 709
 Tunkhannock PA 18657
 (570) 836-6840
 FAX (570) 836-6332

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
 Trevoise Corporate Center
 4606 Street Road
 Trevoise 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) 282-7812

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

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

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

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

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

DAUPHIN 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) 234-5925
FAX (717) 234-9459

Community Action Commission
of the Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (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) 324-8753

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

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) 565-0846
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 Strafford 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) 437-6050 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) 726-2400
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.D.#1, Box 384
Everett, PA 15537
(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 Mifflin 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 Mifflin 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 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

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

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

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

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

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

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

CCCS of Delaware Valley
One Cherry Hill, Suite 215
Cherry Hill NJ 08002
(215) 563-5665

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

Housing Association of Delaware
Valley
1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010
FAX (215) 790-9132

Media Fellowship House
302 S. Jackson Street
Media PA 19063
(610) 565-0846
FAX (610) 565-8567

Housing Association of Delaware
Valley
658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224
FAX (215) 765-7614

PCCA
100 North 17TH Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

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

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
610-971-2210

755 York Rd, Suite 103
Warminster 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) 826-0510 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.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Bedford-Fulton Housing Services
1954 Mary Grace Lane
Johnstown, PA 15901
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601

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) 445-9628 - 1-800-452-0148
FAX (814) 443-3690

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 Trehab 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 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, 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 Trehab 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 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, 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 Trehab 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 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, 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 1328
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) 459-4581
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 under penalty of perjury, 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, information and belief.



Phillip J. Cobb
Authorized Signer

(Sign in Blue Ink)

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA

Defendants

PRAECIPE FOR DEFAULT JUDGMENT

FILED ON BEHALF OF
Plaintiff(s)

COUNSEL OF RECORD OF
THIS PARTY:

FILED

JAN 14 2002

William A. Shaw
Prothonotary

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

DIRECT DIAL: (412) 456-8100
BERNSTEIN FILE NO. F0010810

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.

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
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 \$17,898.07, plus continuing late charges, escrow and corporate advances and interest at the rate of 10% per annum on the declining balance computed as follows:

Amount claimed in Complaint	\$17,485.94
Interest from 12/1/01 through 1/10/02	\$ 168.80
Late charges through 1/10/02	\$ 8.33
Escrow and corporate advances through 1/10/02	\$ 235.00

TOTAL	\$17,898.07
-------	-------------

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: R.D. #1, Box 56 Penfield, PA 15849 and P.O. BOX 126, Penfield, PA 15849

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor
Interest to KEYSTONE NATIONAL BANK
Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendants

NOTICE OF JUDGMENT OR ORDER

TO: ☐ Plaintiff
☒ Defendant
☐ Garnishee

You are hereby notified that the
following Order or Judgment was
entered against you on _____.

JAMES R. SOLADA
RD#1, BOX 56
PENFIELD, PA 15849

- (xx) Assumpsit Judgment in the amount
of \$17,898.07 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
Interest to KEYSTONE NATIONAL BANK
Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendants

NOTICE OF JUDGMENT OR ORDER

TO: ☐ Plaintiff
☒ Defendant
☐ Garnishee

You are hereby notified that the
following Order or Judgment was
entered against you on _____.

RUTH I. SOLADA
P.O. BOX 126
PENFIELD, PA 15849

- (xx) Assumpsit Judgment in the amount
of \$17,898.07 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 KEYSTONE NATIONAL
BANK
Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendants

IMPORTANT NOTICE

TO: JAMES R. SOLADA
RD#1, Box 56
PENFIELD, PENNSYLVANIA 15849

Date of Notice: December 28, 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 KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendants

IMPORTANT NOTICE

TO: RUTH I. SOLADA
P.O BOX 126
PENFIELD, PENNSYLVANIA 15849

Date of Notice: December 28, 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

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 Praecepta 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 stylized 'A' followed by a horizontal line, is written over a horizontal line.

FILED

JAN 14 2002

11:25 p.m.

William A. Shaw
Prothonotary

no cc

Statement to Atty.
notices to def's

20 pd by Atty

WAS

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

National City Bank of Pennsylvania
National City Bank of Pennsylvania
Plaintiff(s)

No.: 2001-01908-CD

Real Debt: \$17,898.07

Atty's Comm:

Vs.

Costs: \$

Int. From:

James R. Solada
Ruth I. Solada
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 14, 2002

Expires: January 14, 2007

Certified from the record this this 14th day of January 14, 2002

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 11786

NATIONAL CITY BANK OF PENNSYLVANIA

01-1908-CD

VS.

SOLADA, JAMES R. & RUTH I.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW, DECEMBER 04, 2001 AT 12:20 P.M. EST SERVED THE WITHIN COMPLAINT
IN MORTGAGE FORCLOSURE ON RUTH I.SOLADA, DEFENDANT AT RESIDENCE,
83 HEMLOCK DRIVE, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY
HANDING TO RUTH SOLADA, now RUTH BUNDY A TRUE AND ATTESTED COPY
OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN
TO HER THE CONTENT THEREOF.

SERVED BY: COUDRIET

NOW, DECEMBER 04, 2001 AT 4:00 P.M. EST SERVED THE WITHIN COMPLAINT
IN MORTGAGE FORECLOSURE ON JAMES R. SOLADA, DEFENDANT AT RESIDENCE,
RD#1 BOX 56, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING.
TO JAMES R. SOLADA A TRUE AND ATTESTED COPY OF THE ORIGINAL
COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE
CONTENTS THEREOF.

SERVED BY: COUDRIET

Return Costs

Cost	Description
65.60	SHERIFF HAWKINS, PAID BY: ATTY.
20.00	SURCHARGE, PAID BY: ATTY.

FILED

01/2:10
JAN 16 2002

William A. Shaw
Prothonotary

Sworn to Before Me This

16 Day Of JAN 2002
William A. Shaw

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins
by Marilyn Hamr
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 KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD
PRAECIPE FOR WRIT
OF EXECUTION

JAMES R. SOLADA and
RUTH I. SOLADA
Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

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

CERTIFICATE OF ADDRESS:
RD 1 BOX 56
HUSTON TOWNSHIP
PARCEL # G03-000-27

BERNSTEIN FILE NO. F0010810

FILED

MAR 22 2002
0122610th Gibson pd. \$2000
William A. Shaw 6writs Sherry
Prothonotary
KES

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA

Defendants

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 JAMES R. SOLADA and RUTH I. SOLADA Defendants:

3. JUDGMENT \$17,898.07

Interest from : 1/11/02 to 3/1/02 \$ 206.78

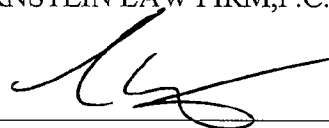
Late Charges 1/11/02 to 3/1/02 \$ 16.66

SUBTOTAL: \$18,121.51

Costs (to be added by Prothonotary): \$ 205.60

BERNSTEIN LAW FIRM, P.C.

Date: 3-1-02

By: 

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

BERNSTEIN FILE NO. F0010810

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of James R Solada and Ruth I Solada, of, in and to

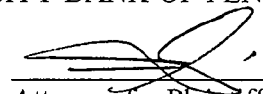
ALL that certain piece or parcel of land, situate, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows to wit:

BEING a piece or parcel of land, situate, in the Village of Winterburn, Huston Township, Clearfield County, Pennsylvania, and having a frontage of 120 feet more or less and a depth of 250 feet more or less and having lots No. 21 and 22 in the Craig and Blanchard Addition to the Village of Winterburn and having erected thereon a frame dwelling.

BEING shown on Clearfield County Assessment Map as Item GO3-000-27 and assessed as house and garage, and .500 acres.

BEING the same premises which was granted and conveyed from Arlene Bucksbee now by marriage Arlene DeHaas and Joseph DeHaas, her husband, to James R Solada and Ruth I Solada husband and wife by deed dated and recorded August 8, 1990 in the Clearfield County Recorder's Office in DBV 1357 page 121.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 01-1908-CD, seized and taken in execution as the property of JAMES R. SOLADA and RUTH I. SOLADA at the suit of NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to Keystone National Bank.



Attorney for Plaintiff

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

National City Bank of Pennsylvania of
Pennsylvania, successor in Interest to Keystone
National Bank

COPY

Vs.

NO.: 2001-01908-CD

James R. Solada and
Ruth I. Solada

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA successor in Interest to KEYSTONE NATIONAL BANK, Plaintiff(s) from JAMES R. SOLADA and RUTH I. SOLADA , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) 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: \$17,898.07
INTEREST: from 1/11/02 to 3/1/02 - \$206.78
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 03/22/2002

PAID: \$205.60
SHERIFF: \$
OTHER COSTS: \$16.66 Late Charges



William A. Shaw
Prothonotary/Clerk Civil Division

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

Requesting Party: Lori A. Gibson, Esquire
1133 Penn Avenue
Pittsburgh, PA 15222

Sheriff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of James R Solada and Ruth I Solada, of, in and to

ALL that certain piece or parcel of land, situate, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows to wit:

BEING a piece or parcel of land, situate, in the Village of Winterburn, Huston Township, Clearfield County, Pennsylvania, and having a frontage of 120 feet more or less and a depth of 250 feet more or less and having lots No. 21 and 22 in the Craig and Blanchard Addition to the Village of Winterburn and having erected thereon a frame dwelling.

BEING shown on Clearfield County Assessment Map as Item GO3-000-27 and assessed as house and garage, and .500 acres.

BEING the same premises which was granted and conveyed from Arlene Bucksbee now by marriage Arlene DeHaas and Joseph DeHaas, her husband, to James R Solada and Ruth I Solada husband and wife by deed dated and recorded August 8, 1990 in the Clearfield County Recorder's Office in DBV 1357 page 121.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 01-1908-CD, seized and taken in execution as the property of JAMES R. SOLADA and RUTH I. SOLADA at the suit of NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to Keystone National Bank.



Attorney for Plaintiff

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

NATIONAL CITY BANK OF
PENNSYLVANIA, SUCCESSOR IN
INTEREST TO KEYSTONE NATIONAL
BANK

Plaintiff,

vs.

Civil Action No. 01-1908-CD

JAMES R SOLADA AND
RUTH I SOLADA

Defendants.

VERIFICATION OF SERVICE OF NOTICE
OF SALE TO LIEN CREDITORS

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA I.D. #68013
JON A. MCKECHNIE, ESQUIRE
PA I.D. #36268
Bernstein Law Firm P.C.
Firm #718
1133 Penn Avenue
Pittsburgh, PA 15222

412-456-8100

BERNSTEIN FILE NO. F0010810

FILED

APR 25 2002

mjb:20/mcc
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 KEYSTONE NATIONAL
BANK

Plaintiff,

vs.

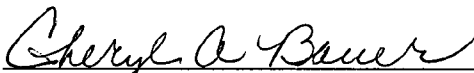
Civil Action No.01-1908-CD

JAMES R SOLADA AND
RUTH I SOLADA

Defendants.

VERIFICATION OF SERVICE OF NOTICE OF SALE
TO LIEN CREDITORS

The undersigned subject to the penalties of 18 Pa.C.S.A. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a copy of the Notice of Sale in the above-captioned matter by Certificate of Mailing (P.S. Forms No. 3877) to Lien Creditors on April 5, 2002 as is evidenced by Certificate of Mailing attached hereto as Exhibit "A."


Cheryl A Bauer, Legal Assistant

Name and Address of Sender

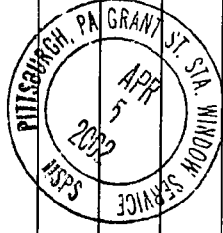
Indicate type of mail:
☐ Registered
☐ Insured
☐ COD
☐ Certified

Return Receipt for Merchandise
☐ Int'l Recorded Del.
☐ Express Mail

Check appropriate block for Registered Mail:
☐ With Postal Insurance
☐ Without Postal Insurance

Affix stamp here if issued as certificate of mailing or for additional copies of this bill.

Line	Article Number	Name of Addressee, Street, and Post Office Address	Postage	Fee	Handling Charge	Act. Value (If Regis.)	Insured Value	Due Sender If COD	R. R. Fee	S. D. Fee	S. H. Fee	Rest. Del. Fee	Remarks
1		Dubois Area School District Lynda N Barrett Secretary 500 Liberty Blvd											
2		Administrative Center Dubois PA 15801											
3		Houston Township Tax Collector Dottie Johnston RR4 Box 9 Pottsville PA 15849											
4		Child Custody Enforcement Authority PO Box 361 Chambersburg PA 16830											
5		Cheneyfield County Tax Claim Bureau 230 East Market St. Cheneyfield PA 16830											
6													
7													
8													
9													
10													
11													
12													
13													
14													
15													
Total Number of Pieces Listed by Sender			Total Number of Pieces Received at Post Office		Postmaster, Per (Name of Receiving Employee)								



U.S. POSTAGE P 82211391
 1662
 9854 \$01.00 APR 05 02
 0953 MAILED FROM ZIP CODE 15222

The full declaration of value is required on all domestic and international registered mail. The maximum indemnity payable for the reconstruction of nonnegotiable documents under Express Mail document reconstruction insurance is \$50,000 per piece subject to a limit of \$500,000 per occurrence. The maximum indemnity payable on Express Mail merchandise insurance is \$500. The maximum indemnity payable is \$25,000 for registered mail, sent with optional postal insurance. See Domestic Mail Manual R900, S913, and S921 for limitations of coverage on insured and COD mail. See International Mail Manual for limitations of coverage on international mail. Special handling charges apply only to third and fourth class parcels.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12283

NATIONAL CITY BANK ET AL

01-1908-CD

VS.

SOLADA, JAMES R.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, APRIL 4, 2002, AT 2:53 PM O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF DEFENDANTS. PROPERTY WAS POSTED THIS DATE.

A SALE IS SET FOR FRIDAY, JUNE 7, 2002, AT 10:00AM.

NOW, APRIL 4, 2002, AT 3:15 PM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON RUTH I. SOLADA, DEFENDANT, AT HER PLACE OF RESIDENCE, PO BOX 126, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, 15849, BY HANDING TO RUTH I. SOLADA, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HER THE CONTENTS THEREOF.

NOW, APRIL 5, 2002, AT 10:49 AM O'CLOCK SERVED WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY ON JAMES R. SOLADA, DEFENDANT, THE THIRD COMPANY FIRE HOUSE, CLEAR RUN, RD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JAMES R. SOLADA, DEFENDANT, A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

NOW, JUNE 7TH RECEIVED FAX TO CONTINUE SALE FOR 90 DAYS.

NOW, AUGUST 28, 2002 RECEIVED LETTER FROM ATTORNEY FOR PLAINTIFF TO STAY SALE SCHEDULED FOR SEPTEMBER 6, 2002 DUE TO CHAPTER 13 BANKRUPTCY FILING.

NOW, JANUARY 16, 2003 CALLED ATTORNEY CASE STILL IN BANKRUPTCY.

NOW, JANUARY 16, 2003 PAID COSTS FROM ADVANCE AND MADE REFUND OF UNUSED ADVANCE TO ATTORNEY.

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12283

NATIONAL CITY BANK ET AL

01-1908-CD

VS.

SOLADA, JAMES R.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, JANUARY 17, 2003 RETURN WRIT AS NO SALE HELD. RECEIVED FAX FROM
_PLAINTIFF ATTORNEY TO STAY SALE.

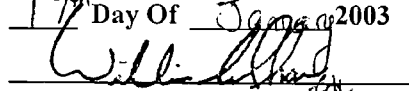
SHERIFF HAWKINS \$190.64

SURCHARGE \$40.00

PAID BY ATTORNEY

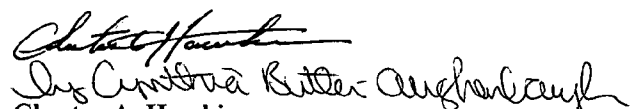
Sworn to Before Me This

17th Day Of January 2003



WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,


Chester A. Hawkins
Sheriff

FILED

018:47:01
JAN 17 2003
61
KES

William A. Shaw
Prothonotary

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

National City Bank of Pennsylvania of
Pennsylvania, successor in Interest to Keystone
National Bank

Vs.

NO.: 2001-01908-CD

James R. Solada and
Ruth I. Solada

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA successor in Interest to KEYSTONE NATIONAL BANK, Plaintiff(s) from JAMES R. SOLADA and RUTH I. SOLADA , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) 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: \$17,898.07
INTEREST: from 1/11/02 to 3/1/02 - \$206.78
PROTH. COSTS: \$
ATTY'S COMM: \$
DATE: 03/22/2002

PAID: \$205.60
SHERIFF: \$
OTHER COSTS: \$16.66 Late Charges



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 22nd day
of March A.D. 2002
At 2:38 A.M./P.M.

Walter A. Hankins
Sheriff by Margaret V. Pratt

Requesting Party: Lori A. Gibson, Esquire
1133 Penn Avenue
Pittsburgh, PA 15222

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of James R Solada and Ruth I Solada, of, in and to

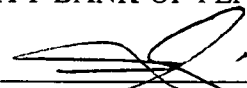
ALL that certain piece or parcel of land, situate, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows to wit:

BEING a piece or parcel of land, situate, in the Village of Winterburn, Huston Township, Clearfield County, Pennsylvania, and having a frontage of 120 feet more or less and a depth of 250 feet more or less and having lots No. 21 and 22 in the Craig and Blanchard Addition to the Village of Winterburn and having erected thereon a frame dwelling.

BEING shown on Clearfield County Assessment Map as Item GO3-000-27 and assessed as house and garage, and .500 acres.

BEING the same premises which was granted and conveyed from Arlene Bucksbee now by marriage Arlene DeHaas and Joseph DeHaas, her husband, to James R Solada and Ruth I Solada husband and wife by deed dated and recorded August 8, 1990 in the Clearfield County Recorder's Office in DBV 1357 page 121.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 01-1908-CD, seized and taken in execution as the property of JAMES R. SOLADA and RUTH I. SOLADA at the suit of NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to Keystone National Bank.



Attorney for Plaintiff

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NAME SOLADA NO.

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 for the date, time and place of sale at the Court House in Clearfield on the day of 2002, 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 appropriations, viz:

and made the following

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	10.40
LEVY	15.00
MILEAGE	10.40
POSTING	15.00
CSDS	
COMMISSION 2%	
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	10.40
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00
TOTAL SHERIFF COSTS	190.64

DEED COSTS:

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

DEBIT & INTEREST:

DEBT-AMOUNT DUE	17,898.07
INTEREST FROM 1/11/02 TO 3/1/02	206.78
TO BE ADDED TO SALE DATE	
TOTAL DEBT & INTEREST	18,104.85

COSTS:

ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	
LATE CHARGES & FEES	
TAXES - collector	
TAXES - tax claim	
DUE	
COST OF SUIT -TO BE ADDED	
LIEN SEARCH	100.00
FORCLOSURE FEES/ESCROW DEFICIT	
ACKNOWLEDGEMENT	
DEED COSTS	
ATTORNEY COMMISSION	
SHERIFF COSTS	190.64
LEGAL JOURNAL AD	58.50
REFUND OF ADVANCE	517.86
REFUND OF SURCHARGE	
PROTHONOTARY	205.60
MORTGAGE SEARCH	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
MUNICIPAL LIEN	

TOTAL COSTS	1,112.60
--------------------	-----------------

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

CHESTER A. HAWKINS, Sheriff

JOSEPH J. BERNSTEIN (PA, FL)
ROBERT S. BERNSTEIN (PA, FL, WV, NY)
NICHOLAS D. KRAWEC (PA, NC, OH)
LORI A. GIBSON (PA)

BERNSTEIN
LAW FIRM, P.C.

TRADITION • TECHNOLOGY • TALENT

MARLENE J. BERNSTEIN (PA, FL)
CHARLES E. BOBINIS (PA, WV)
JON A. McKECHNIE (PA)
Edward s. wehrenberg (pa)

(STATES OF ADMISSION)

1133 PENN AVENUE, PITTSBURGH, PENNSYLVANIA 15222-4252 1-800-927-3197 412-456-8100 FAX 412-456-8135
www.bernsteinlaw.com MAIL@BERNSTEINLAW.COM

June 7, 2002

Clearfield County Sheriff
Market Street
Clearfield, PA 16830
Attn: Real Estate
FAX #814-765-6089

Re: National City Mortgage
Vs: James R. Solada
DOCKET NO. 01-1908-CD
BERNSTEIN FILE NO. F0010810

Dear Sheriff:

Kindly postpone our sheriff sale in the above case for 90 days due to a Chapter 13 bankruptcy filing. Please announce the new date and time to any bidders assembled at the June 7, 2002 sale. Thank you for your assistance.

Please feel free to communicate with me or the Legal Assistant on this case, Cheryl A. Bauer at (412) 456-8111.

BERNSTEIN LAW FIRM, P.C.

JOSEPH J. BERNSTEIN (PA, FL)
ROBERT S. BERNSTEIN (PA, FL, WV, NY)
NICHOLAS D. KRAWEC (PA, NC, OH)
LORI A. GIBSON (PA)

BERNSTEIN
LAW FIRM, P.C.

TRADITION • TECHNOLOGY • TALENT

MARLENE J. BERNSTEIN (PA, FL)
CHARLES E. BOBINIS (PA, WV)
JON A. McKECHNIE (PA)
Edward G. WEHREBERG (PA)

(STATES OF ADMISSION)

1133 PENN AVENUE, PITTSBURGH, PENNSYLVANIA 15222-4252 1-800-927-3197 412-456-8100 FAX 412-456-8135
www.bernsteinlaw.com MAIL@BERNSTEINLAW.COM

August 28, 2002

Clearfield County Sheriff
Market Street
Clearfield, PA 16830
Attn: Cindy

Re: National City Mortgage
Vs: James R. Solada
DOCKET NO. 01-1908-CD
BERNSTEIN FILE NO. F0010810

Dear Cindy:

Kindly stay our Writ of Execution in the above case due to a Chapter 13 bankruptcy filing.
Thank you for your assistance.

Please feel free to communicate with me or the Legal Assistant on this case, Cheryl A. Bauer at (412) 456-8111.

BERNSTEIN LAW FIRM, P.C.

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

JAMES R. SOLADA and
RUTH I. SOLADA
Defendants

Civil Action No. 01-1908-CD
PRAECIPE TO REISSUE
WRIT OF EXECUTION
IN MORTGAGE FORECLOSURE

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

CERTIFICATE OF ADDRESS:
RD 1 BOX 56
HUSTON TOWNSHIP
PARCEL # G03-000-27

BERNSTEIN FILE NO. F0010810

EGK
FILED
m/10:5964
001 14 2004
Att'y pd. 7.00
One cc & 6 writs
w/ prop descr.
to Shff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendants

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 JAMES R. SOLADA and RUTH I. SOLADA Defendants:

3. JUDGMENT \$17,898.07

Interest from : 2/01/02 to 9/30/04 \$ 4,110.28

Late Charges 3/01/02 to 9/30/04 \$ 258.54

Attorney Fees \$ 475.00

SUBTOTAL: \$22,741.89

Costs (to be added by Prothonotary): \$ 127.00 **Prothonotary costs**

BERNSTEIN LAW FIRM,P.C.

Date: 10/11/04

By: [Signature]

Attorney for Plaintiff(s)

Suite 2200 Gulf Tower

Pittsburgh, PA 15219

BERNSTEIN FILE NO. F0010810

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of James R Solada and Ruth I Solada, of, in and to

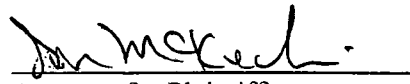
ALL that certain piece or parcel of land, situate, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows to wit:

BEING a piece or parcel of land, situate, in the Village of Winterburn, Huston Township, Clearfield County, Pennsylvania, and having a frontage of 120 feet more or less and a depth of 250 feet more or less and having lots No. 21 and 22 in the Craig and Blanchard Addition to the Village of Winterburn and having erected thereon a frame dwelling.

BEING shown on Clearfield County Assessment Map as Item GO3-000-27 and assessed as house and garage, and .500 acres.

BEING the same premises which was granted and conveyed from Arlene Bucksbee now by marriage Arlene DeHaas and Joseph DeHaas, her husband and Edward Bucksbee and Frieda Bucksbee, his wife, to James R Solada and Ruth I Solada husband and wife by deed dated and recorded August 8, 1990 in the Clearfield County Recorder's Office in DBV 1357 page 121.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 01-1908-CD, seized and taken in execution as the property of JAMES R. SOLADA and RUTH I. SOLADA at the suit of NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to Keystone National Bank.


Attorney for Plaintiff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK
Plaintiff

vs.

JAMES R. SOLADA and
RUTH I. SOLADA
Defendants

Civil Action No. 01-1908-CD
AFFIDAVIT OF COMPLIANCE
WITH ACT 91

FILED ON BEHALF OF
Plaintiff

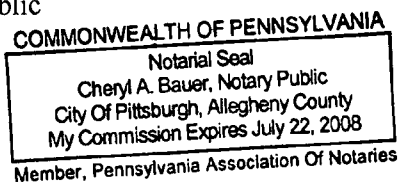
COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.

Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. F0010810



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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK
Plaintiff

vs.

Civil Action No. 01-1908-CD
AFFIDAVIT PURSUANT
TO RULE 3129.1

JAMES R. SOLADA and
RUTH I. SOLADA
Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. F0010810

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK
Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendants

AFFIDAVIT PURSUANT TO RULE 3129.1

NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to KEYSTONE NATIONAL BANK. Plaintiff in the above action, sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at RD# 1 Box 56, Penfield, PA 15849 (see Deed description attached):

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

JAMES R. SOLADA
R.D. #1, Box 56 Penfield, PA 15849

RUTH I. SOLADA
PO Box 126, 83 Hemlock Drive
Penfield, PA 15849

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

JAMES R. SOLADA
R.D. #1, Box 56 Penfield, PA 15849

RUTH I. SOLADA
PO Box 126, 83 Hemlock Drive
Penfield, PA 15849

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

NATIONAL CITY BANK OF PENNSYLVANIA
Successor in interest to KEYSTONE NATIONAL BANK
C/O BERNSTEIN LAW FIRM, P.C.
SUITE 2200 GULF TOWER, PITTSBURGH, PA 15219

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

NATIONAL CITY BANK OF PENNSYLVANIA
Successor in interest to KEYSTONE NATIONAL BANK
C/O BERNSTEIN LAW FIRM, P.C.
SUITE 2200 GULF TOWER, PITTSBURGH, PA 15219

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

UNKNOWN

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

CLEARFIELD COUNTY TAX CLAIM BUREAU
230 EAST MARKET STREET
CLEARFIELD, PA 16830

HUSTON TOWNSHIP TAX COLLECTOR
DOTTIE JOHNSTON
RR 1 BOX 9
PENFIELD, PA 15849

DUBOIS AREA SCHOOL DISTRICT
LYNDA N BARRETT, SECRETARY
500 LIBERTY BOULEVARD
ADMINISTRATIVE CENTER
DUBOIS, PA 15801

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

CHILD CUSTODY ENFORCEMENT AUTHORITY
PO BOX 361
CLEARFIELD, PA 16830

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

9/16/04
Date

Jon McKeel
Attorney for Plaintiff

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.

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of James R Solada and Ruth I Solada, of, in and to

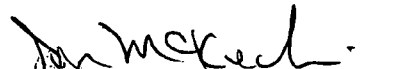
ALL that certain piece or parcel of land, situate, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows to wit:

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BEING shown on Clearfield County Assessment Map as Item GO3-000-27 and assessed as house and garage, and .500 acres.

BEING the same premises which was granted and conveyed from Arlene Bucksbee now by marriage Arlene DeHaas and Joseph DeHaas, her husband and Edward Bucksbee and Frieda Bucksbee, his wife, to James R Solada and Ruth I Solada husband and wife by deed dated and recorded August 8, 1990 in the Clearfield County Recorder's Office in DBV 1357 page 121.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 01-1908-CD, seized and taken in execution as the property of JAMES R. SOLADA and RUTH I. SOLADA at the suit of NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to Keystone National Bank.


Attorney for Plaintiff

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

COPY

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2001-01908-CD

James R. Solada and
Ruth I. Solada

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, successor in interest to Keystone National Bank, Plaintiff(s) from JAMES R. SOLADA and RUTH I. SOLADA, , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:

See Attached 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:.....\$22,741.89
INTEREST from 2/01/02 to 9/30/04: \$4,110.28
PROTH. COSTS: \$
ATTY'S FEES:..... \$475.00
DATE: 10/14/2004

PAID:..... \$127.00
SHERIFF: \$
OTHER COSTS: \$
LATE CHARGES 3/1/02 to 9/30/04: \$258.54

William A. Shaw
Prothonotary/Clerk Civil Division

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

Requesting Party: Jon McKechnie, Esq.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Sheriff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of James R Solada and Ruth I Solada, of, in and to


ALL that certain piece or parcel of land, situate, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows to wit:

BEING a piece or parcel of land, situate, in the Village of Winterburn, Huston Township, Clearfield County, Pennsylvania, and having a frontage of 120 feet more or less and a depth of 250 feet more or less and having lots No. 21 and 22 in the Craig and Blanchard Addition to the Village of Winterburn and having erected thereon a frame dwelling.

BEING shown on Clearfield County Assessment Map as Item GO3-000-27 and assessed as house and garage, and .500 acres.

BEING the same premises which was granted and conveyed from Arlene Bucksbee now by marriage Arlene DeHaas and Joseph DeHaas, her husband and Edward Bucksbee and Frieda Bucksbee, his wife, to James R Solada and Ruth I Solada husband and wife by deed dated and recorded August 8, 1990 in the Clearfield County Recorder's Office in DBV 1357 page 121.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 01-1908-CD, seized and taken in execution as the property of JAMES R. SOLADA and RUTH I. SOLADA at the suit of NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to Keystone National Bank.


Attorney for Plaintiff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

No. 01-1908-CD

vs.

PRAECIPE TO REISSUE
WRIT OF EXECUTION

JAMES R. SOLADA and
RUTH I. SOLADA

Defendants

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
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL: (412) 456-8111

BERNSTEIN FILE NO. F0010810

NOTICE

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

FILED
m/11/15/01
JAN 20 2001
Atty pd 7.00
to writs w/ descr.
to Atty
Clerk of Court
Pittsburgh, PA 15219

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908 CD

JAMES R. SOLADA and
RUTH I. SOLADA

Defendants

PRAECIPE TO REISSUE WRIT OF EXECUTION

TO THE PROTHONOTARY:

Kindly reissue the Writ of Execution.

BERNSTEIN LAW FIRM, P.C.

By: 

Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

BERNSTEIN FILE NO. F0014778

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

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2001-01908-CD

James R. Solada and
Ruth I. Solada

Copy

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, successor in interest to Keystone National Bank, Plaintiff(s) from JAMES R. SOLADA and RUTH I. SOLADA, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached 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:.....\$22,741.89
INTEREST from 2/01/02 to 9/30/04:.. \$4,110.28
PROTH. COSTS: \$
ATTY'S FEES:..... \$475.00
DATE: 10/14/2004

PAID:..... \$127.00
SHERIFF: \$
OTHER COSTS: \$
LATE CHARGES 3/1/02 to 9/30/04: \$258.54
Add'l Prothonotary costs 7.00

William A. Shaw

William A. Shaw
Prothonotary/Clerk Civil Division

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

Requesting Party: Jon McKechnie, Esq.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Sheriff

1-20-05 Document
~~Reinstated/Reissued to Sheriff/Attorney~~
for service.
William A. Shaw
Deputy Prothonotary

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of James R Solada and Ruth I Solada, of, in and to

ALL that certain piece or parcel of land, situate, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows to wit:

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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 Keystone
National Bank

Plaintiff

Civil Action No. 01-1908-CD

vs.

JAMES R. SOLADA and
RUTH I. SOLADA

Defendants

VERIFICATION OF SERVICE
OF NOTICE OF SALE TO
LIEN CREDITORS

FILED ON BEHALF OF
Plaintiff(s)

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
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100
DIRECT DIAL: (412) 456-8100
BERNSTEIN FILE NO. F0010810

FILED No
m110-4221 cc
APR 12 2005 (GR)
William A. Shaw
Prothonotary/Clerk of Courts

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor
in interest to Keystone
National Bank

Plaintiff
vs.

CIVIL ACTION NO. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA

Defendants

VERIFICATION OF SERVICE OF NOTICE OF SALE
TO LIEN CREDITORS

The undersigned subject to the penalties of 18 Pa.C.S.A. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally caused to be mailed a copy of the Notice of Sale to Lien Creditors in the above-captioned matter by Certificate of Mailing (P.S. Form No. 3877) on February 15, 2005 attached hereto as Exhibit "A".


Cheryl A. Bauer, Legal Assistant

Check type of mail or service:

☐ Certified

☐ COD

☐ Delivery Confirmation

☐ Express Mail

☐ Insured

☐ Recorded Delivery (International)
☐ Registered
☐ Return Receipt for Merchandise
☐ Signature Confirmation

Affix Stamp Here <i>(If issued as a certificate of mailing, or for additional copies of this bill)</i> Postmark and Date of Receipt	Handling
---	-----------------

1290 U.S. POSTAGE
 7454 \$01.200
 PB2213659
 EER 15 00

MAINTAINED FROM ZIP CODE 15222

CLEARFIELD COUNTY TAX CLAIM BUREAU
230 EAST MARKET STREET
CLEARFIELD, PA 16830

CHILD CUSTODY ENFORCEMENT AUTHORITY
PO BOX 361
CLEARFIELD, PA 16830

HUSTON TOWNSHIP TAX COLLECTOR
DOTIE JOHNSTON
RR 1 BOX 9
PENFIELD, PA 15849

DUBOIS AREA SCHOOL DISTRICT
LYNDA N BARRETT, SECRETARY
500 LIBERTY BOULEVARD
ADMINISTRATIVE CENTER
DUBOIS, PA 15801

Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt

Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)
1	1	<i>[Signature]</i>

late 19th

See Privacy Act Statement on Reverse

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20058

NO: 01-1908-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO KEYSTONE NATIONAL BANK

vs.

DEFENDANT: JAMES R. SOLADA AND RUTH I. SOLADA

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 01/20/2005

LEVY TAKEN 03/11/2005 @ 2:45 PM

POSTED 03/11/2005 @ 2:45 PM

SALE HELD 05/06/2005

SOLD TO NATIONAL CITY BANK OF PENNSYLVANIA

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 06/23/2005

DATE DEED FILED 06/23/2005

PROPERTY ADDRESS RD. #1, BOX 56, A/K/A 605 WINTERBURN ROAD PENFIELD , PA 15849

FILED *PA 5.00*

JUN 23 2005

6/11:50
William A. Shew

Prothonotary/Clerk of Courts

SERVICES

03/14/2005 @ 3:50 PM SERVED JAMES R. SOLADA

SERVED, JAMES R. SOLADA, DEFENDANT, AT A MEETING LOCATION, LEZZER LUMBER COMPANY, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JAMES R. SOLADA,

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOWN TO HIM THE CONTENTS THEREOF.

03/11/2005 @ 3:00 PM SERVED RUTH I. SOLADA

SERVED RUTH I. SOLADA, DEFENDANT, AT HER RESIDENCE P. O. BOX 126, 83 HEMLOCK DRIVE, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO RUTH I. SOLADA,

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOWN TO HER THE CONTENTS THEREOF.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20058
NO: 01-1908-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO KEYSTONE NATIONAL
BANK

vs.

DEFENDANT: JAMES R. SOLADA AND RUTH I. SOLADA

Execution REAL ESTATE

SHERIFF RETURN



SHERIFF HAWKINS \$262.86

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

_____ Day of _____ 2005

So Answers,

Chester A. Hawkins
Sheriff

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

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2001-01908-CD

James R. Solada and
Ruth I. Solada

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, successor in interest to Keystone National Bank, Plaintiff(s) from JAMES R. SOLADA and RUTH I. SOLADA, , Defendant(s):

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

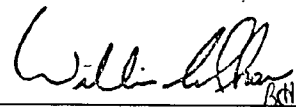
Garnishee(s) as follows:

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.

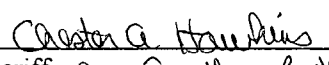
AMOUNT DUE:.....\$22,741.89
INTEREST from 2/01/02 to 9/30/04: \$4,110.28
PROTH. COSTS: \$
ATTY'S FEES:..... \$475.00
DATE: 10/14/2004

PAID:..... \$127.00
SHERIFF: \$
OTHER COSTS: \$
LATE CHARGES 3/1/02 to 9/30/04: \$258.54
Add'l Prothonotary costs 7.00



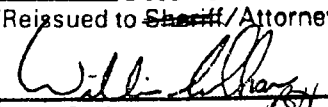
William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 31st day
of January A.D. 2005
At 12:30 A.M./P.M.



Sheriff by Cynthia Butler-Aughenbaugh

Requesting Party: Jon McKechnie, Esq.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

1-20-05 Document
Reinstated/Reissued to Sheriff/Attorney
for service. 

Deputy Prothonotary

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

National City Bank of Pennsylvania,
successor in interest to Keystone National Bank

Vs.

NO.: 2001-01908-CD

James R. Solada and
Ruth I. Solada

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, successor in interest to Keystone National Bank, Plaintiff(s) from JAMES R. SOLADA and RUTH I. SOLADA, , Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached 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:

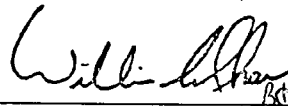
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

(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:.....\$22,741.89
INTEREST from 2/01/02 to 9/30/04: \$4,110.28
PROTH. COSTS: \$
ATTY'S FEES:.....\$475.00
DATE: 10/14/2004

PAID:.....\$127.00
SHERIFF: \$
OTHER COSTS: \$
LATE CHARGES 3/1/02 to 9/30/04: \$258.54

Add'l Prothonotary costs 7.00

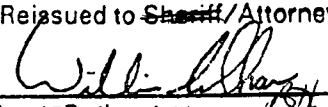


William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 31st day
of January A.D. 2005
At 12:30 A.M./P.M.

Chester A. Hawkins
Sheriff by Cynthia Butler-Argher

Requesting Party: Jon McKechnie, Esq.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

1-20-05 Document
~~Reinstated/Reissued to Sheriff/Attorney~~
for service. 
~~Deputy Prothonotary~~

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to KEYSTONE NATIONAL
BANK

Plaintiff

vs.

Civil Action No. 01-1908-CD

JAMES R. SOLADA and
RUTH I. SOLADA

Defendant

DEED DESCRIPTION

All the right, title, interest and claim of James R Solada and Ruth I Solada, of, in and to

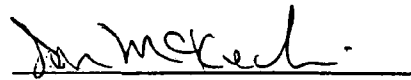
ALL that certain piece or parcel of land, situate, lying and being in Huston Township, Clearfield County, Pennsylvania, bounded and described as follows to wit:

BEING a piece or parcel of land, situate, in the Village of Winterburn, Huston Township, Clearfield County, Pennsylvania, and having a frontage of 120 feet more or less and a depth of 250 feet more or less and having lots No. 21 and 22 in the Craig and Blanchard Addition to the Village of Winterburn and having erected thereon a frame dwelling.

BEING shown on Clearfield County Assessment Map as Item GO3-000-27 and assessed as house and garage, and .500 acres.

BEING the same premises which was granted and conveyed from Arlene Bucksbee now by marriage Arlene DeHaas and Joseph DeHaas, her husband and Edward Bucksbee and Frieda Bucksbee, his wife, to James R Solada and Ruth I Solada husband and wife by deed dated and recorded August 8, 1990 in the Clearfield County Recorder's Office in DBV 1357 page 121.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 01-1908-CD, seized and taken in execution as the property of JAMES R. SOLADA and RUTH I. SOLADA at the suit of NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to Keystone National Bank.


Attorney for Plaintiff

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME JAMES R. SOLADA

NO. 01-1908-CD

NOW, June 23, 2005, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on May 06, 2005, I exposed the within described real estate of James R. Solada And Ruth I. Solada to public venue or outcry at which time and place I sold the same to NATIONAL CITY BANK OF PENNSYLVANIA he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	12.96
LEVY	15.00
MILEAGE	12.96
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.55
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	15.39
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$262.86

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$29.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	17,898.07
INTEREST @ %	0.00
FROM TO 05/06/2005	
PROTH SATISFACTION	
LATE CHARGES AND FEES	258.54
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	475.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	4,110.28
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$22,781.89

COSTS:

ADVERTISING	226.72
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	262.86
LEGAL JOURNAL COSTS	151.00
PROTHONOTARY	134.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$948.58

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

CHESTER A. HAWKINS, Sheriff

JOSEPH J. BERNSTEIN (PA, FL)
ROBERT S. BERNSTEIN (PA, FL, WV, NY)
NICHOLAS D. KRAWEC (PA, NC, OH)
LORI A. GIBSON (PA)

BERNSTEIN
LAW FIRM, P.C.

TRADITION • TECHNOLOGY • TALENT

MARLENE J. BERNSTEIN (PA, FL)
CHARLES E. BOBINIS (PA, WV)
JON A. McKECHNIE (PA)
KIRK B. BURKLEY (PA)
DEBORAH R. ERBSTEIN (PA)
CHRISTOPHER M. BOBACK (PA)

(STATES OF ADMISSION)

SUITE 2200 GULF TOWER, PITTSBURGH, PENNSYLVANIA 15219-1900 -800-927-3197 412-456-9100 FAX 412-456-9135
www.bernsteinlaw.com MAIL@BERNSTEINLAW.COM

March 17, 2005

Clearfield County Sheriff
Market Street
Clearfield, PA 16830
Attn: Real Estate

VIA FACSIMILE #814-765-5915

Re: National City Mortgage
Vs: James R. Solada
DOCKET NO. 01-1908-CD
BERNSTEIN FILE NO. F0010810

Dear Sheriff:

Kindly postpone the sheriff sale to the regularly scheduled May 6, 2005 sale list. Please announce the new date and time to any bidders assembled for the April 1, 2005 sale. Thank you for your assistance.

Please feel free to communicate with me or the Legal Assistant on this case, Cheryl A. Bauer at (412) 456-8111.

BERNSTEIN LAW FIRM, P.C.