

02-806-CD
NATIONAL CITY BANK OF -vs- MARTHA L. KELLEY
PENNSYLVANIA etal

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. 02-806-60

COMPLAINT IN MORTGAGE FORECLOSURE

MARTHA L. KELLEY

Defendant

FILED

MAY 20 2002

William A. Shaw
Prothonotary

CERTIFICATE OF ADDRESS:
405 E. LOCUST STREET
BOROUGH OF CLEARFIELD
PARCEL NO. #08-217-00061

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

BERNSTEIN FILE NO. ~~FO010816~~

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.

MARTHA L. KELLEY

Defendant

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. Defendant is an adult individual who resides at 405 E. Locust Street, Clearfield, CLEARFIELD County, Pennsylvania 16830.

3. On or about December 4, 1989 Defendant executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendant. Said Mortgage was recorded in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1316, Page 523. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.

4. Of even date with said Mortgage, Defendant 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, Defendant 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 Defendant is 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 March 21, 2002 Notice of Homeowner's Emergency Act of 1983 was sent to Defendant 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 Notices Further advised Defendant of Defendant's rights and obligations in accordance with said Acts. A copy of said notice is attached hereto marked Exhibit "3", and made a part hereof.

8. Plaintiff avers that the outstanding principal balance due is \$15,367.85.

9. Plaintiff is entitled to interest at the rate of 10 percent per annum. Interest due from November 1, 2001 through and including May 31, 2002 amounts to \$730.17.

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 is \$3,370.42.

12. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$85.08 as of May 31, 2002.

13. By the terms of the aforementioned mortgage, Plaintiff is entitled to collect its 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.

14. Although repeatedly requested to do so by Plaintiff, Defendant 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 Defendant in the amount of \$20,403.52 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. F0010816

Number

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Recorded

Mortgage

Vol

From

MARTHA L. KELLEY

To

KEYSTONE NATIONAL BANK

Amount \$ 24,000.00

Premises 405 Locust Street

Clearfield, Pennsylvania 16830

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on 4th December 1999. The mortgagor is MARTHA L. KELLEY, 518 Elm Avenue, Rear, Clearfield, PA 16830. ("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 Borough of Pottsville, Clearfield County, Pennsylvania. ("Lender"). Borrower owes Lender the principal sum of Twenty-four Thousand Dollars (U.S. \$ 24,000.00). 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 January 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 lot or parcel with all improvements thereon situate in the First Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on Line of Locust Street, fifty-seven (57) feet east from Fourth Street; thence east by Line of Locust Street thirty-eight (38) feet, more or less, to a private alley, (expressly for the use of this lot and two lots south of it) to a post; thence by said alley, south ninety-four (94) feet to a stake or mark on fence by adjoining lot; thence west thirty-eight (38) feet, more or less, to a stake; thence north by lot of H.C. Youngman ninety-four (94) feet to the post, and place of beginning.

BEING the same premises conveyed to Martha L. Kelley from Clair J. Little and Elisabeth A. Little by deed of even date herewith and intended to be recorded together with this mortgage.

which has the address of 405 East Locust Street, Clearfield

(Street)

(City)

Pennsylvania 16830

("Property Address")

(Zip Code)

EXHIBIT

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."

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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, fees 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 rights 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 requires 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.

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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 to 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 fraction: (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 of 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 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing 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. **Notice.** 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 Reinstatement.** 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. These conditions are that Borrower:

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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.

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

☐ 1-4 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:

Robert J. Liss

Margaret Kelley (Borl)
MARGARET L. KELLEY - Borrower

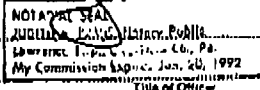
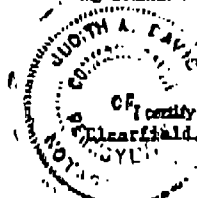
..... (Borl)
..... - Borrower

COMMONWEALTH OF PENNSYLVANIA, Clearfield County as:

On this, the 11th day of December, 1989, before me, Notary Public, the undersigned officer, personally appeared MARGARET L. KELLEY known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same for the purposes herein contained.

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

My Commission expires:



OF, I certify that the precise place of business of the within named Mortgagee is 1200 Old Town Road, Clearfield, Pennsylvania, 16830.

Recorded in the Office for Recording of Deeds in and for Clearfield County,
in Book No. 1316 Page 526
Date Dec 5, 1989 Recorded Michael R. Lytle

CLEARFIELD COUNTY
ENTERED OF RECORD 2-5-89
TIME 2:08 PM
BY Michael R. Lytle
Recorder

My Commission expires
First Monday in January, 1992

Entered of Record Dec 5 1989 2:08 PM Michael R. Lytle, Recorder

NOTE

December 5, 1989 Clearfield Pennsylvania
(City) (State)
405 East Locust Street, Clearfield, Pennsylvania 16830
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$24,000.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Keystone National Bank with its principal office in the Borough of Punxsutawney, Jefferson County, PA. 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.

mk I will make my monthly payments on the 1 day of each month beginning on February 1, 1990. 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 January 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. \$231.61

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

PAGE 1 OF 2 PAGES

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

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

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

<i>Martha L. Kelley</i> MARTHA L. KELLEY(Seal) -Borrower
<i>Thomas H. Price, Jr.</i> THOMAS H. PRICE, JR.(Seal) -Borrower
<i>Elma R. Price</i> ELMA R. PRICE(Seal) -Borrower

[Sign Original Only]



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

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

March 21, 2002

Martha L Kelley
405 E Locust St
Clearfield PA 16830

Loan No. 844387-4
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:

405 E Locust St
Clearfield PA 16830

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
12/01/2001 - 03/01/2002
and the following amount(s) are now past due:

Monthly Payments	1,417.84
Late Charges	37.04
Other Fees	25.20
Less Suspense Balance	.00-
Total Due	1,480.08

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 \$ 1,480.08, 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: Customer Counseling Department
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.

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

- IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL.
- IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
- IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE – Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES – If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

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

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

AGENCY ACTION – Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

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

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.

HOW TO CONTACT THE LENDER: **Name of Lender:** National City Mortgage

Address: 3232 Newmark Dr. Miamisburg OH 45342

Phone Number: 1-800-523-8654 **Fax Number:** (937) 910-4057

Contact Person: COLLECTIONS DEPT.

EFFECT OF SHERIFF'S SALE – You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishing and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE – You may or may not be able to sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied. For additional information please contact the Collection Dept.

YOU MAY ALSO HAVE THE RIGHT:

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

TO ASSERT THE NONEXISTENCE OF DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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
 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

Housing Opportunities, Inc.
650 Corporate St., Suite 207
McKeesport, PA 15132
(412) 664-1590
FAX (412) 664-0873

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

Housing Opportunities Inc.
133 Seventh Street
P.O. Box 9
McKeesport, PA 15134
(412) 664-1906
FAX (412) 664-0873

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

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

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

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

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

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

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

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

CARBON COUNTY
EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall PA 18052
610-821-4011 or 800-220-2733
570 & 814 only for 800#
FAX (610) 821-0137

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) 238-3669

Commission on Economics Opportunity
of Luzerne County
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

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

Lycoming-Clinton Co Comm For
Community
Action (STEP)
2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

CCCS of Northeastern PA
1631 S. Atherton St., Suite 100
State College PA 16801
(814) 238-3668
FAX (814) 238-3669

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

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

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

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

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 563-7020

HACE
167 W. Allegheny Ave., 2nd Fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122
Community Housing Counseling Inc
P.O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

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

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

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1-800-788-5062
(H.O. only)
FAX (717) 399-4127

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

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

CCCS of Delaware Valley
Marshall Building
790 E. Market St., Suite 215
West Chester, PA 19382
(215) 563-5665

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

CLARION COUNTY
CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(412) 282-7812

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

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

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

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

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

CLINTON COUNTY
Lycoming-Clinton Counties
Commission For Community Action
(STEP)
2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
(570) 322-0527
FAX (570) 323-6626

COLUMBIA COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 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

Commission on Economics Opportunity
of Luzerne County
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

CRAWFORD 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

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
(412) 981-5310

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

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
FAX(215) 956-6344

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
(724) 838-1290

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
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(570) 587-9163 OR 1-800-922-9537
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FAX (570) 836-6332

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FAX (570) 278-1889

TIOGA COUNTY

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FAX (570) 836-6332

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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
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FAX (570) 587-9134/9135

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(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

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(412) 282-7812

WARREN 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

Warren-Forrest Counties Economic
Opportunity
Council
1209 Pennsylvania Avenue, West
P.O. Box 547

Warren, PA 16365
(814) 726-2400
FAX (814) 723-0510

WASHINGTON 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

CCCS of Western Pennsylvania, Inc.
53 N. College Street
Washington PA 15301
(724) 222-8292

Housing Opportunities, Inc.
133 Seventh Street
McKeesport, PA 15132
(412) 664-1590
FAX (412) 664-0873

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-996

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

WAYNE 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

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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

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

WESTMORELAND COUNTY

Action Housing, Inc.
425 6th Avenue, Suite 950
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(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

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

Housing Opportunities, Inc.
133 Seventh Street
McKeesport, PA 15132
(412) 664-1590
FAX (412) 664-0873

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-996

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

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

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

WYOMING COUNTY

Common Economics Opportunity of
Luzerne Co
163 Amber Lane
Wilkes-Barre, Pennsylvania 18701
(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 Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
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(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

YORK COUNTY

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

Housing Council of York
116 North George Street
York, PA 17401
(717) 854-1541
FAX (717) 845-7934

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
CCCS of Western Pennsylvania, Inc

912 South George Street
York, PA 17403
(717) 846-4176

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

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
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(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) 444-3582
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

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Gettysburg, PA 17325
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FAX (717) 334-8326

FULTON COUNTY
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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
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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
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FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.
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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

JUNIATA COUNTY

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

LACKAWANNA COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 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 800-955-9537
FAX (570) 587-9134/9135

LANCASTER COUNTY

Community Housing Counselors,
Incorporated
P.O. Box 244
Kennett Square, PA 19348
(215) 444-3682
FAX (215) 444-3178

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(215) 821-4011 1-800-220-2733
(717) & (814) ONLY
FAX (215) 821-8932

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

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1-800-788-5062
FAX (717) 399-4127

LAWRENCE COUNTY

CCCS of Western Pennsylvania
1st Federal Plaza-Suite 406
North Mill Street
New Castle, PA 16101
(724) 652-8074

312 Chestnut Street, Suite 227
Meadville, PA 16335
(814) 333-8570

Shenango Valley Urban League, Inc.

601 Indiana Avenue
Farrell, PA 16121
(724) 981-5310

Housing Opportunities of Beaver
County
650 Corporation St., Suite 207
Beaver, PA 15009
(724) 728-7202
FAX (412) 728-7202

LEBANON COUNTY

Economic Opportunity Cabinet of
Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1-800-788-5062
FAX (717) 399-4127

LEHIGH COUNTY

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 OR 1-800-220-2733
(570) & (814) ONLY
FAX (610) 821-8932
Economic Oppor Cabinet of
Schuylkill Co
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 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) 587-8163 or 800-922-9537
FAX (570) 587-9134/9135

Comm. on Econ Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, Pennsylvania 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

EOC of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

LYCOMING COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 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

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

Lycoming-Clinton Counties
Commission For Community Action
(STEP)

2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

MCKEAN 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 W. 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

MERCER COUNTY

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
(724) 981-5310

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

MIFFLIN COUNTY

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

CCCS of Northeastern PA
1631 S Atherton St
Suite 100
State College PA 16801
(814) 238-3668
FAX (814) 238-3669

MONROE COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 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

Comm on Econ Opp of Luzerne
County
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

MONTGOMERY COUNTY

Acom 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
Norristown Business Center
190 W. Germantown Pike, Suite 140
Norristown PA 19401
(215) 563-5665

Community Action Development
Comm

701 DeKalb Street
Norristown, PA 19401
(610) 277-6363
FAX (610) 277-2123

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

Community Housing Counselors Inc
P.O. Box 244
Kennett Square, PA 19348
(215) 444-3682
FAX (215) 444-8243

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

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

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

MONTOUR COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 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

NORTHAMPTON COUNTY

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 OR 1-800-220-2733
(717) & (814) ONLY
FAX (610) 821-8932

NORTHUMBERLAND COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 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

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

Economic Opportunity Cabinet of
Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
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

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

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.

A handwritten signature in blue ink, appearing to read "Phillip J. Cobb", is written above a horizontal line.

PHILLIP J. COBB

Authorized Signer

(Please sign in blue ink)

FILED

MAY 20 2002

Shaw
M/24/11/01
William A. Shaw
Prothonotary

PO 188.00

Lee Shaw

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 12548

NATIONAL CITY BANK OF PENNSYLVANIA

02-806-CD

VS.

KELLEY, MARTHA L.

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW MAY 20, 2002 AT 3:30 PM DST SERVED THE WITHIN COMPLAINT IN
MORTGAGE FORECLOSURE ON MARTHA L. KELLEY, DEFENDANT AT
EMPLOYMENT, CLEARFIELD COUNTY COURTHOUSE, MARKET ST.,
CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARTHA L.
KELLEY A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN
MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: GRASSO

Return Costs

Cost	Description
19.00	SHFF. HAWKINS PAID BY: ATTY.
10.00	SURCHARGE PAID BY: ATTY.

FILED

MAY 29 2002

01:47 pm

William A. Shaw
Prothonotary

So Answers,

Sworn to Before Me This

29th Day Of May 2002

William A. Shaw

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

Chester A. Hawkins
My Mandy

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(s)

No. 02-806-CD

vs.

MARTHA L. KELLEY
Defendant

PRAECIPE FOR DEFAULT JUDGMENT
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
1133 Penn Avenue
Pittsburgh, PA 15222
412-456-8100

DIRECT DIAL: (412) 456-8114

BERNSTEIN FILE NO. F0010816

NOTICE

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

FILED *Atty pd. 20.00*
m 14:12 *Notice to Def*
JUL 08 2002 *Statement to*
Atty

BA
2
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. 02-806-CD

MARTHA L. KELLEY
Defendant

PRAECIPE FOR JUDGMENT

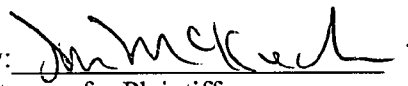
To the Prothonotary:

Kindly enter Judgment against the defendant above named and in favor of the Plaintiff, in the default of an Answer, in the amount of \$21,139.76, 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	\$20,403.52
Interest from 6/1/02 through 7/3/02	\$ 136.64
Late charges through 7/3/02	\$ 14.18
Escrow and corporate advances through 7/3/02	\$ 585.42
 TOTAL	 \$21,139.76

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: 405 E. Locust Street Clearfield, PA 16830

COPY

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. :

MARTHA L. KELLEY
Defendant

Civil Action No. 02-806-CD

NOTICE OF JUDGMENT OR ORDER

TO: ☐ Plaintiff
 ☒ Defendant
 ☐ Garnishee

You are hereby notified that the
following Order or Judgment was
entered against you on 7-8-02.

(xx) Assumpsit Judgment in the amount
 of \$21,139.76 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
 (X) Default
 ☐ Verdict
 ☐ Arbitration

Award

Prothonotary

By: 

PROTHONOTARY (OR DEPUTY)

MARTHA L. KELLEY
405 E. LOCUST STREET
CLEARFIELD, PA 16830

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. 01-1917-GD

MARTHA L. KELLEY

Defendant

IMPORTANT NOTICE


TO: MARTHA L. KELLEY
405 E. LOCUST STREET
CLEARFIELD, PA 16830

Date of Notice: JUNE 19, 2002

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:

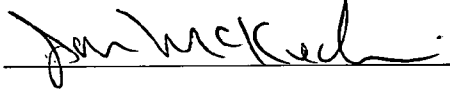
Lawyer Referral Service
PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
1-800-692-7375

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 Praeceptum attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.



COPY

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

National City Bank of Pennsylvania
sucesor in Interest to Keystone National Bank
Plaintiff(s)

No.: 2002-00806-CD

Real Debt: \$21,139.76

Atty's Comm:

Vs.

Costs: \$

Int. From:

Martha L. Kelley
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: July 8, 2002

Expires: July 8, 2007

Certified from the record this 8th day of July, 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
CIVIL DIVISION

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

Plaintiff
vs.

Civil Action No. 02-806-CD

MARTHA L. KELLEY

Defendant

PRAECIPE FOR 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
1133 Penn Avenue
Pittsburgh, PA 15222
412-456-8100

CERTIFICATE OF ADDRESS
405 E. Locust Street
Clearfield Borough
Tax Parcel #08-217-00061

BERNSTEIN FILE NO. F0010816

FILED

SEP 30 2002

William A. Shaw
Prothonotary

Atty. pd
20.00

low nts w/ prop descr.
to shst

lee shff

[Signature]

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. 02-806-CD

MARTHA L. KELLEY

Defendant

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 MARTHA L. KELLEY Defendant:

3. JUDGMENT \$21,139.76

Interest from 7/04/02 to 9/30/02 \$ 380.03

Late charges from 7/04/02 to 9/30/02 \$ 42.54

SUBTOTAL: \$21,562.33

Costs (to be added by Prothonotary): \$ 149.00

Date: 9-24-02

BERNSTEIN LAW FIRM, P.C.

By: 

Lori A. Gibson

Attorney for Plaintiff(s)

1133 Penn Avenue

Pittsburgh, PA 15222

BERNSTEIN FILE NO. F0010816

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. 02-806-CD

MARTHA L. KELLEY
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of Martha L. Kelley of, in and to

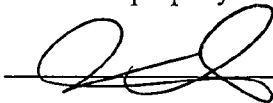
ALL THAT CERTAIN lot or parcel with all improvements thereon situate in the First Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on line of Locust Street, fifty-seven (57) feet east from Fourth Street; thence east by line of Locust Street Thrity-eight (38) feet, more or less, to a private alley, (expressly for the use of this lot and two lots south of it) to a post; thence by said alley, south ninety four (94) feet to a stake or mark on fence by adjoining lot; thence west thirty-eight (38) feet, more or less, to a stake; thence north by lot of B.C. Youngman ninety-four (94) feet to the post, and place of beginning.

Tax Parcel No. 08-217-00061

BEING the same premises which Clair J. Little and Elizabeth A. Little by their deed dated December 4, 1989 and recorded December 5, 1989 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1316 Page 519 granted and conveyed to Martha L. Kelley.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-806-CD, seized and taken in execution as the property of Martha L. Kelley at the suit of National City Bank of Pennsylvania.

A handwritten signature in black ink, appearing to be "J. Little", is written over a horizontal line.

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. 02-806-CD

MARTHA L. KELLEY

Defendant

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
1133 Penn Avenue
Pittsburgh, PA 15222
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. F0010816


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

Civil Action No. 02-806-CD

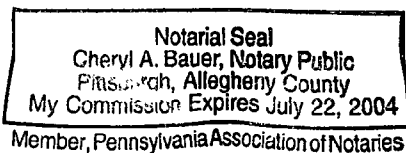
Defendant

COMMONWEALTH OF PENNSYLVANIA)
(SS:
COUNTY OF ALLEGHENY)

2. That we have complied with the terms of House Bill 500 which requires the sending of Notices.


Lori A. Gibson, Esquire

Cheryl A Bauer
Notary Public



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. 02-806-CD

MARTHA L. KELLEY
Defendant

NOTICE TO DEFENDANTS

TO: Martha L. Kelley
405 E. Locust Street
Clearfield, PA 16830

Your house at 405 E. Locust Street, Clearfield, PA 16830 is scheduled to be sold at Sheriff's Sale on _____ at _____ A.M./P.M. in the Clearfield County Courthouse, Clearfield, Pennsylvania, to enforce the Court Judgment of \$21,139.76 obtained by NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to Keystone National Bank.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The Sale will be cancelled if you pay to National City Bank the back payments, late charges costs and reasonable attorneys fees due. To find out how much you must pay, you may call Bernstein Law Firm, P.C. at 412-456-8100.
2. You may be able to stop the sale by filing a Petition asking the Court to strike or open the Judgment, if the Judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the Sale through other legal proceedings.

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

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

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

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

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

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

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

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

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

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

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

NOTICE

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

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

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

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

Plaintiff

vs.

Civil Action No. 02-806-CD

MARTHA L. KELLEY

Defendant

DEED DESCRIPTION

All the right, title, interest and claim of Martha L. Kelley of, in and to

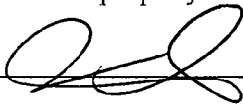
ALL THAT CERTAIN lot or parcel with all improvements thereon situate in the First Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on line of Locust Street, fifty-seven (57) feet east from Fourth Street; thence east by line of Locust Street Thirty-eight (38) feet, more or less, to a private alley, (expressly for the use of this lot and two lots south of it) to a post; thence by said alley, south ninety four (94) feet to a stake or mark on fence by adjoining lot; thence west thirty-eight (38) feet, more or less, to a stake; thence north by lot of B.C. Youngman ninety-four (94) feet to the post, and place of beginning.

Tax Parcel No. 08-217-00061

BEING the same premises which Clair J. Little and Elizabeth A. Little by their deed dated December 4, 1989 and recorded December 5, 1989 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1316 Page 519 granted and conveyed to Martha L. Kelley.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-806-CD, seized and taken in execution as the property of Martha L. Kelley at the suit of National City Bank of Pennsylvania.



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. 02-806-CD

MARTHA L. KELLEY

Defendant

AFFIDAVIT OF LAST KNOWN
ADDRESS

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


DIRECT DIAL (412) 456-8111
BERNSTEIN FILE NO. F0010816

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

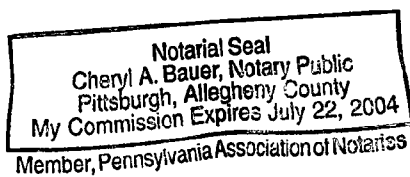
VS.

MARTHA L. KELLEY
Défendant

COMMONWEALTH OF PENNSYLVANIA)
(SS:
COUNTY OF ALLEGHENY)


Lori A. Gibson, Esquire

Cheryl A Bauer
Notary Public



**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

COPY

Vs.

NO.: 2002-00806-CD

Martha L. Kelley

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 MARTHA L. KELLEY, Defendant(s):

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

(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: \$21,139.76

PAID: \$149.00

INTEREST from 7/04/02 to 9/30/02: \$380.03

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

LATE CHARGES from 7/04/02 to 9/30/02: \$42.54

DATE: 09/30/2002

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

1133 Penn Ave.

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. 02-806-CD

MARTHA L. KELLEY
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of Martha L. Kelley of, in and to

ALL THAT CERTAIN lot or parcel with all improvements thereon situate in the First Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

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Tax Parcel No. 08-217-00061

BEING the same premises which Clair J. Little and Elizabeth A. Little by their deed dated December 4, 1989 and recorded December 5, 1989 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1316 Page 519 granted and conveyed to Martha L. Kelley.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-806-CD, seized and taken in execution as the property of Martha L. Kelley at the suit of National City Bank of Pennsylvania.

A handwritten signature in black ink, consisting of a stylized 'J' and 'K' or similar letters, written over a horizontal line.

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. 02-806-CD

MARTHA L KELLEY

VERIFICATION OF SERVICE OF NOTICE
OF SALE TO DEFENDANTS AND LIEN
CREDITORS

Defendant

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. F0010816

NOTICE

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

FILED

NOV 15 2002

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.02-806 CD

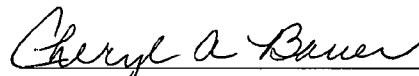
MARTHA L KELLEY

Defendants.

VERIFICATION OF SERVICE OF NOTICE OF SALE
TO DEFENDANT AND LIEN CREDITORS

The undersigned, subject to the penalties of 18 Pa.C. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed copies of the Notice of Sale in the above-captioned matter by Certified Mail to the Defendant on November 5, 2002 which was received by Defendant on November 9, 2002 as evidenced by Certified Mail Receipts Nos. 7002 2030 0002 1958 4775, attached hereto as Exhibit "A".

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 November 5, 2002 Certificate of Mailing attached hereto as Exhibit "B".


Cheryl A. Bauer, Legal Assistant

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
 (Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

Stamp: PITTSBURGH PA GRANT ST. STA. WINDOW SERVICE NOV 5 2002

Postage	\$ 37
Certified Fee	2.30
Return Receipt Fee	1.75
Restricted Delivery Fee	
Endorsement Required	
Endorsement Required	
Restricted Delivery Fee	
Endorsement Required	
Total Postage & Fees	\$ 4.42

Sent To: *Martha L Kelley*
 Street, Apt. No. or PO Box No.: *405 E Locust St*
 City, State, ZIP+4: *Pittsburgh PA 15201*

PS Form 3800, June 2002 See Reverse for Instructions

5274 958 1958 2002 0002 0002 0002 0002

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:
MARTHA L KELLEY
405 E LOCUST ST.
PITTSBURGH PA 15201

COMPLETE THIS SECTION ON DELIVERY

A. Signature *Martha L Kelley* ☐ Agent ☐ Addressee

B. Received by (Printed Name) *Martha L Kelley* ☐ Date of Delivery

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

2. Service Type ☒ Certified Mail ☐ Registered Mail ☐ Insured Mail ☐ Express Mail

3. Return Receipt for Merchandise ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes ☐ No

7002 2030 0002 1958 4775

PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-1035

Name and Address of Sender
 Bernstein Law Firm P.C.
 Suite 2200
 707 Grant
 High
 PA 15209-1900

Article Number

1. Clearfield Borough
2. Clearfield Area School District Administrative Office
3. Clearfield Municipal Authority
4. Chris Chappo, Tax Collector
5. Clearfield County Tax Claim
6. Clearfield County Domestic Relations

7.

8.

Check type of mail or service:
☐ Certified
☐ COD
☐ Registered
☐ Delivery Confirmation
☐ Express Mail
☐ Insured

Affix Stamp Here
 (If issued as a certificate of mailing, or for additional copies of this bill)
 Postmark and Date of Receipt

Fee
 Handling Charge

Postage

Addressee (Name, Street, City, State, & ZIP Code)

1. South Point St
 Clearfield PA 16830
 PO Box 710
 438 E. 10th St
 Clearfield PA 16830
 107 E. Market St
 Clearfield PA 16830
 138 W. Market St
 Clearfield PA 16830
 Clearfield County
 Court House
 Clearfield PA 16830
 Clearfield County
 Court House
 Clearfield PA 16830

Postmaster, Per (Name of receiving employee)

Total Number of Pieces Listed by Sender

Total Number of Pieces Received at Post Office

PS Form 3877, February 2002 (Page 1 of 2)

FOO 10816 NCR

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

1463 U.S. POSTAGE
 9840 \$01.80
 2516 MAIL FROM ZIP CODE 15222



Delivery Confirmation
 Signature Confirmation
 Special Handling
 Restricted Delivery
 Return Receipt

FILED

NOV 15 2002

100
Amy
C
K

William A. Shaw
Prathenotary

Date: 02/03/2003

Clearfield County Court of Common Pleas

User: DGREGG

Time: 02:06 PM

ROA Report

Page 1 of 1

Case: 2002-00806-CD

Current Judge: No Judge

National City Bank of Pennsylvania, Keystone National Bank vs. Martha L. Kelley

Mortgage Foreclosures

Date		Judge
05/20/2002	✓ Filing: Complaint in Mortgage Foreclosure Paid by: National City Bank of Pennsylvania (plaintiff) Receipt number: 1842833 Dated: 05/20/2002 Amount: \$80.00 (Check) Property is located in the First Ward of the Borough of Clearfield, Clearfield County, Pennsylvania. One CC Sheriff	No Judge
05/29/2002	✓ Sheriff Return, Papers served on Defendant(s). So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm	No Judge
07/08/2002	✓ Filing: Praecipe for Default Judgment Paid by: Gibson, Lori A. (attorney for National City Bank of Pennsylvania) Receipt number: 1845079 Dated: 07/08/2002 Amount: \$20.00 (Check) Judgment is entered in favor of the Plaintiff and against the Defendant in the sum of \$21,139.76. Notice to the Defendant	No Judge
09/30/2002	✓ Filing: Praecipe for Writ of Execution / Possession Paid by: Gibson, Lori A. (attorney for National City Bank of Pennsylvania) Receipt number: 1849061 Dated: 09/30/2002 Amount: \$20.00 (Check) 1 cc Sheriff 6 Writs w/Prop. Desc. to Sheriff	No Judge
11/15/2002	✓ Verification of Service of Notice of Sale to Defendants and Lien Creditors. filed by s/Cheryl A. Bauer, Legal Assistant 1 cc atty	No Judge

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13166

NATIONAL CITY BANK OF PA ET AL

02-806-CD

VS.

KELLY, MARTHA L.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, OCTOBER 21, 2002 @ 2:55 P.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF DECEMBER 6, 2002 WAS SET.

NOW, OCTOBER 21, 2002 SERVED MARTHA L. KELLEY, DEFENDANT, AT HER PLACE OF EMPLOYMENT, CLEARFIELD COUNTY COURTHOUSE, ONE NORTH SECOND STREET, CLEARFIELD, CLERFIELD COUNTY, PENNSYLVANIA , BY HANDING TO MARTHA L. KELLEY, DEFENDANT, 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.

NOW, DECEMBER 2, 2003 RECEIVED A LETTER FROM THE PLAINTIFF ATTORNEY TO STAY SALE. A SUM OF \$8,771.68 WAS REALIZED TO STAY THE SALE.

NOW, AUGUST 6, 2003 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

NOW, AUGUST 6, 2003 RETURN WRIT AS NO SALE HELD. THE ATTORNEY STAYED THE SALE FOR THE SUM OF \$8,771.68.

SHERIFF HAWKINS \$336.87

SURCHARGE \$20.00

PAID BY ATTORNEY

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13166

NATIONAL CITY BANK OF PA ET AL

02-806-CD

VS.

KELLY, MARTHA L.

WRIT OF EXECUTION REAL ESTATE

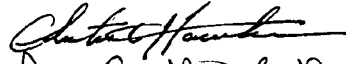
SHERIFF RETURNS

Sworn to Before Me This

6 Day Of August 2003


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


So Answers,


Jury Cynthia Butler-Aughenbaugh
Chester A. Hawkins
Sheriff

FILED

0 11:38 AM

AUG 06 2003


William A. Shaw
Prothonotary/Clerk of Courts

[REDACTED]

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.: 2002-00806-CD

Martha L. Kelley

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 MARTHA L. KELLEY, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See attached
- (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: \$21,139.76
INTEREST from 7/04/02 to 9/30/02: \$380.03
PROTH. COSTS: \$
ATTY'S COMM: \$
LATE CHARGES from 7/04/02 to 9/30/02: \$42.54
DATE: 09/30/2002

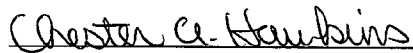
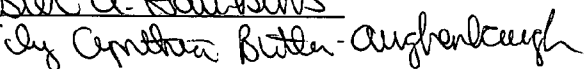
PAID: \$149.00
SHERIFF: \$
OTHER COSTS: \$



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 30th day
of September A.D. 2002
At 2:30 A.M./P.M.

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


Sheriff by 

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. 02-806-CD

MARTHA L. KELLEY

Defendant

DEED DESCRIPTION

All the right, title, interest and claim of Martha L. Kelley of, in and to

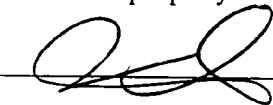
ALL THAT CERTAIN lot or parcel with all improvements thereon situate in the First Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on line of Locust Street, fifty-seven (57) feet east from Fourth Street; thence east by line of Locust Street Thirty-eight (38) feet, more or less, to a private alley, (expressly for the use of this lot and two lots south of it) to a post; thence by said alley, south ninety four (94) feet to a stake or mark on fence by adjoining lot; thence west thirty-eight (38) feet, more or less, to a stake; thence north by lot of B.C. Youngman ninety-four (94) feet to the post, and place of beginning.

Tax Parcel No. 08-217-00061

BEING the same premises which Clair J. Little and Elizabeth A. Little by their deed dated December 4, 1989 and recorded December 5, 1989 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1316 Page 519 granted and conveyed to Martha L. Kelley.

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Attorney for Plaintiff

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NAME KELLEY NO. 02-806-CD

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 _____ and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION 2%	175.43
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00

TOTAL SHERIFF COSTS **336.87**

DEED COSTS:

ACKNOWLEDGEMENT
REGISTER & RECORDER
TRANSFER TAX 2%

TOTAL DEED COSTS **0.00**

DEBIT & INTEREST:

DEBT-AMOUNT DUE	21,139.76
INTEREST FROM 7/4 TO 9/30/02	380.03
TO BE ADDED TO SALE DATE	

TOTAL DEBT & INTEREST **21,519.79**

COSTS:

ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	187.74
LATE CHARGES & FEES	
TAXES - collector	NONE
TAXES - tax claim	NONE
DUE	
COST OF SUIT -TO BE ADDED	
LIEN SEARCH	100.00
FORCLOSURE FEES/ESCROW DEFICIT	
ACKNOWLEDGEMENT	
DEED COSTS	
ATTORNEY COMMISSION	
SHERIFF COSTS	336.87
LEGAL JOURNAL AD	153.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	149.00
MORTGAGE SEARCH	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
MUNICIPAL LIEN	

TOTAL COSTS **966.61**

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)
LORIA 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. WEHRENBURG (PA)
KIRK B. BURKLEY (PA)

(STATES OF ADMISSION)

SUITE 2200 GULF TOWER, PITTSBURGH, PENNSYLVANIA 15219-1900 412-456-8100 FAX 412-456-8135
WWW.BERNSTEINLAW.COM MAIL@BERNSTEINLAW.COM

ATTN: CINDY

December 2, 2002

Clearfield County Sheriff
Market Street
Clearfield, PA 16830

VIA FACSIMILE #814-765-5915

Re: National City Mortgage
Vs: Martha L. Kelley
DOCKET NO. 02-806 CD
BERNSTEIN FILE NO. F0010816

Dear Sheriff:

Kindly stay our Writ of Execution in the above case. The Plaintiff has realized the sum of \$8,771.68 to stay the sale. Please advise us of any additional costs due. 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.

*Received
12-4-02*

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. 02-806-CD

MARTHA L. KELLEY

Defendant

PRAECIPE TO REISSUE
AND AMEND 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
405 E. Locust Street
Clearfield Borough
Tax Parcel #004.4-K08-217-00061

BERNSTEIN FILE NO. F0010816

FILED

AUG 18 2003

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. 02-806-CD

MARTHA L. KELLEY

Defendant

PRAECIPE TO REISSUE AND AMEND 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 MARTHA L. KELLEY Defendant:

3. JUDGMENT \$21,139.76

Interest from 7/04/02 to 8/31/03 \$ 1,806.21

Late charges from 7/04/02 to 9/30/02 \$ 198.52

SUBTOTAL: \$23,144.49

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

BERNSTEIN LAW FIRM, P.C.

Date: 8-13-03

By: 

Lori A. Gibson
Attorney for Plaintiff(s)
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
BERNSTEIN FILE NO. F0010816

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. 02-806-CD

MARTHA L. KELLEY
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of Martha L. Kelley of, in and to

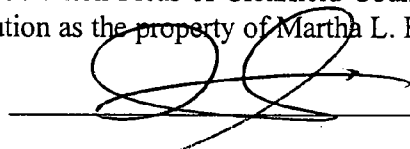
ALL THAT CERTAIN lot or parcel with all improvements thereon situate in the First Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a post on line of Locust Street, fifty-seven (57) feet east from Fourth Street; thence east by line of Locust Street Thirty-eight (38) feet, more or less, to a private alley, (expressly for the use of this lot and two lots south of it) to a post; thence by said alley, south ninety four (94) feet to a stake or mark on fence by adjoining lot; thence west thirty-eight (38) feet, more or less, to a stake; thence north by lot of B.C. Youngman ninety-four (94) feet to the post, and place of beginning.

Tax Parcel No. 004.4-K08-217-00061

BEING the same premises which Clair J. Little and Elizabeth A. Little by their deed dated December 4, 1989 and recorded December 5, 1989 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1316 Page 519 granted and conveyed to Martha L. Kelley.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-806-CD, seized and taken in execution as the property of Martha L. Kelley at the suit of National City Bank of Pennsylvania.



Attorney for Plaintiff

FILED
AUG 11 11:00 AM '04
AUG 18 2003
Att'y rd. 7.00
ICC & Courts w/ property descr.
to Sh. ff
William A. Shaw
Prothonotary/Clerk of Courts

FILED
 Aug 11 11:00 AM
 AUG 18 2003
 Atty. Gen. 7:00
 1cc to Co. units w/ property descr.
 to Sh. Jg.
 William A. St.

**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.: 2002-00806-CD

Martha L. Kelley

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 MARTHA L. KELLEY, Defendant(s):

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

(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: **\$23,144.49**

INTEREST from 7/04/02 to 8/31/03: **\$1,806.21**

PROTH. COSTS: \$

ATTY'S COMM: \$

DATE: 08/18/2003

PAID: **\$127.00**

SHERIFF: \$

OTHER COSTS: \$

LATE CHARGES from 7/04/02 to 9/30/02: **\$198.52**

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
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. 02-806-CD

MARTHA L. KELLEY
Defendant

DEED DESCRIPTION

All the right, title, interest and claim of Martha L. Kelley of, in and to

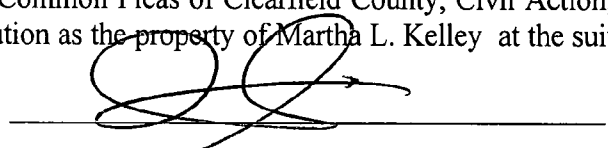
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Tax Parcel No. 004.4-K08-217-00061

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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,

vs.

Civil Action No. 02-806-CD

MARTHA L KELLEY

Defendants.

VERIFICATION OF SERVICE OF NOTICE
OF SALE TO DEFENDANT AND
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. F0010816

FILED

OCT 29 2003

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. 02-806-CD

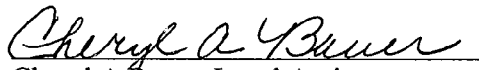
MARTHA L KELLEY

Defendants.

VERIFICATION OF SERVICE OF NOTICE OF SALE
TO DEFENDANT AND LIEN CREDITORS

The undersigned, subject to the penalties of 18 Pa.C. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed copies of the Notice of Sale in the above-captioned matter by Certified Mail to the Defendant on September 18, 2003 which was received by Defendant on September 20, 2003 as evidenced by Certified Mail Receipt attached hereto as Exhibit "A".

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 September 18, 2003 as is evidenced by Certificate of Mailing attached hereto as Exhibit "B".


Cheryl A. Bauer, Legal Assistant

7002 3150 0006 1946 1645

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

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

OFFICIAL USE

Postage	\$ 37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42

PITTSBURGH, PA GRANT ST. STA. WINDOW SERVICE
 SEP 18 2003

Sent To: **MARtha L Kelley**
 Street, Apt. No.,
 or PO Box No. **405 E Locust St**
 City, State, ZIP+4® **Clearfield, PA 16830**

PS Form 3800, June 2002 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Signature * <i>Martha Kelley</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>Martha Kelley</i> Date of Delivery SEP 20 2003</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>
<p>1. Article Addressed to:</p> <p><i>MARtha L Kelley</i> <i>405 E Locust St</i> <i>Clearfield, PA 16830</i></p>	<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>
<p>2. 7002 3150 0006 1946 1645</p>	<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>

PS Form 3811, August 2001 Domestic Return Receipt 102595-02-M-1540

Memphis Address of Sender, P.C.

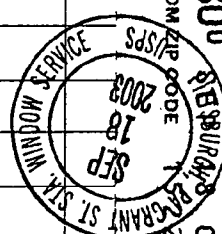
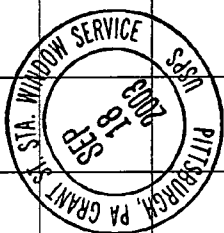
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Article Number

Check type of mail or service:
☐ Certified ☐ Recorded Delivery (International)
☐ COD ☐ Registered
☐ Delivery Confirmation ☐ Return Receipt for Merchandise
☐ Express Mail ☐ Signature Confirmation
☐ Insured

Affix Stamp Here
 (If issued as a
 certificate of mailing,
 or for additional
 copies of this bill)
 Postmark and
 Date of Receipt

1543 U.S. POSTAGE
 9806 \$01.80
 7451 MAILED FROM
 PITTSBURGH, PA 15222
 SEP 18 2008
 P 82211391



Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Hand Chai	Delivery Confirmation	Signature Confirmation	Special Handling	Restricted Delivery	Return Receipt
1. Memphis County Domestic Relations	Memphis County Courthouse Memphis, TN 38103								
2. Memphis Borough	6 South Front St Memphis, TN 38103								
3. Memphis Area School District Admin. Office	PO Box 710 338 E 1st St Memphis, TN 38103								
4. Memphis Municipal Auth.	107 E 1st St Memphis, TN 38103								
5. Memphis County Tax Admin	Memphis County Courthouse Memphis, TN 38103								
6. Memphis Tax Collector	138 West Market St Memphis, TN 38103								
7.									
8.									

Total Number of Pieces
Listed by Sender

Total Number of Pieces
Received at Post Office

Postmaster, Per (Name of receiving employee)

PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14571

NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO 02-806-CD

VS.

KELLEY, MARTHA L.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

NOW, SEPTEMBER 17, 2003 @ 9:50 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANT. THE PROPERTY WAS ALSO POSTED THIS DATE AND TIME.

A SALE DATE OF NOVEMBER 7, 2003 WAS SET.

NOW, SEPTEMBER 17, 2003 @ 10:00 A.M. O'CLOCK SERVED MARTHA KELLEY, DEFENDANT, AT HER PLACE OF EMPLOYMENT, CLEARFIELD COUNTY COURT HOUSE 1 NORTH SECOND STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARTHA L. KELLEY 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.

NOW, NOVEMBER 6, 2003 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SALE. THE SUM OF \$6,383.31 WAS PAID TO CANCEL THE SALE.

NOW, JANUARY 29, 2004 PAID COSTS FROM THE ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.

NOW, JANUARY 30, 2004 RETURN THE WRIT AS NO SALE HELD ON THE PROPERTY OF THE DEFENDANT. SALE WAS CANCELED BY THE PLAINTIFF'S ATTORNEY. A SUM OF \$6,383.31 WAS REALIZED TO CANCEL THE SALE.

SHERIFF HAWKINS \$350.28
SURCHARGE \$20.00
PAID BY ATTORNEY

FILED

JAN 30 2004

01/30/04
William A. Shaw

Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 14571

NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST TO 02-806-CD

VS.

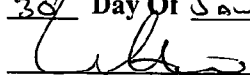
KELLEY, MARTHA L.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURNS

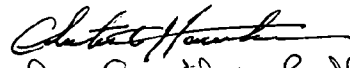

Sworn to Before Me This

30 Day Of Jan 2004



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

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.: 2002-00806-CD

Martha L. Kelley

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 MARTHA L. KELLEY, Defendant(s):

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

(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;

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AMOUNT DUE: **\$23,144.49**

INTEREST from 7/04/02 to 8/31/03: **\$1,806.21**

PROTH. COSTS: \$

ATTY'S COMM: \$

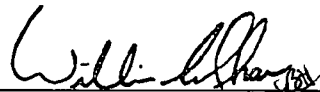
DATE: 08/18/2003

PAID: **\$127.00**

SHERIFF: \$

OTHER COSTS: \$

LATE CHARGES from 7/04/02 to 9/30/02: **\$198.52**



William A. Shaw

Prothonotary/Clerk Civil Division

Received this writ this 18th day
of August A.D. 2003
At 2:20 A.M./P.M.

Chester A. Haukeis
Sheriff By Cynthia Butler-Aughenbaugh

Requesting Party: Lori A. Gibson
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(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. 02-806-CD

MARTHA L. KELLEY

Defendant

DEED DESCRIPTION

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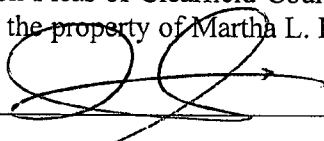
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Tax Parcel No. 004.4-K08-217-00061

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Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-806-CD, seized and taken in execution as the property of Martha L. Kelley at the suit of National City Bank of Pennsylvania.



Attorney for Plaintiff

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME KELLEY 2 NO. 02-806-CD

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 _____ 2003, I exposed the within described real estate of _____ to public venue or outcry at which time and place I sold the same to _____

he/she being the highest bidder, for the sum of _____ and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	2.00
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION 2%	127.66
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	5.00
TOTAL SHERIFF COSTS	286.10

DEED COSTS:

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

PLAINTIFF COSTS, DEBT & INTEREST:

DEBT-AMOUNT DUE	23,144.49
INTEREST	1,806.21
TO BE ADDED TO SALE DATE	
ATTORNEY FEES	
PROTH. SATISFACTION	
LATE CHARGES & FEES	198.52
COST OF SUIT -TO BE ADDED	
FORECLOSURE FEES/ESCROW DEFICIT	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	

TOTAL DEBT & INTEREST	25,149.22
----------------------------------	------------------

COSTS:

ADVERTISING	350.28
TAXES - collector	NONE
TAXES - tax claim	NONE
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	286.10
LEGAL JOURNAL AD	162.00
PROTHONOTARY	127.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	

TOTAL COSTS	1,065.38
--------------------	-----------------

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)

(STATES OF ADMISSION)

SUITE 2200 GULF TOWER, PITTSBURGH, PENNSYLVANIA 15219-1900 800-927-3197 412-456-8100 FAX 412-456-8135
www.bernsteinlaw.com MAIL@BERNSTEINLAW.COM

November 6, 2003

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

VIA FACSIMILE #814-765-5915

Re: National City Mortgage
Vs: Martha L. Kelley
DOCKET NO. 02-806 CD
BERNSTEIN FILE NO. F0010816

Dear Cindy:

Kindly stay our Writ of Execution in the above case. The Plaintiff has realized the sum of \$6,383.31 to cancel the sale. Please advise us of any additional costs due. 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, et al.,
Plaintiff

-vs-

MARTHA L. KELLEY,
Defendant

*
*
*
*
*

[Docket No. 2002-806-CD]
Docket No. 2006-2127-CD

Type of pleading:
PRAECIPE

Filed on behalf of:
DEFENDANT, Martha L. Kelley

Counsel of record for this party:

Dwight L. Koerber, Jr., Esquire
PA I.D. No. 16332

110 North Second Street
P. O. Box 1320
Clearfield, PA 16830
(814) 765-9611

(60)
FILED *Atty pd.*
01/31/2010 *17.00*
S JUN 08 2010 *No ce*
William A. Shaw
Prothonotary/Clerk of Courts | *Cert. of Sat.*
to Atty

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

NATIONAL CITY BANK OF
PENNSYLVANIA, et al.,
Plaintiff

-VS-

MARTHA L. KELLEY,
Defendant

*

*

*

*

*

Docket No. 2002-806-CD
Docket No. 2006-2127-CD

PRACIPE

TO THE PROTHONOTARY:

Please mark the dockets in the above-two cases as satisfied, with a notation that the judgment lien in the amount of \$21,139.76 in Docket No. 2002-806-CD and the judgment lien in the amount of \$10,569.87 in Docket No. 2006-2127-CD have both been released.

Respectfully submitted,

NATIONAL CITY BANK

By: 

DATED: 5-17-2010

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

CERTIFICATE OF SATISFACTION OF JUDGMENT

National City Bank of Pennsylvania
Keystone National Bank

No.: 2002-00806-CD

Vs.

Debt: \$21,139.76

Martha L. Kelley

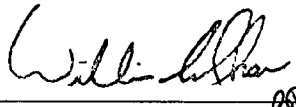
Atty's Comm.:

Interest From:

Cost: \$7.00

NOW, Tuesday, June 08, 2010, directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 8th day of June, A.D. 2010.



Prothonotary