

02-927-CD  
Nat'l City Bank vs Timothy Frantz al

02

02-927-CD  
NATIONAL CITY BANK OF -vs- TIMOTHY A. FRANTZ et al  
PENNSYLVANIA et al

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

NATIONAL CITY BANK OF  
PENNSYLVANIA, successor in interest  
To NATIONAL BANK/NORTH  
Plaintiff  
vs.

No. 02-927-CO  
COMPLAINT IN MORTGAGE FORECLOSURE

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

Defendants

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. FOO16933

NOTICE

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

**FILED**

JUN 10 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 NATIONAL BANK/NORTH  
Plaintiff

vs. No.

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

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 National Bank/North, is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio and is hereinafter referred to as "Plaintiff".
2. Defendants are adult individuals who reside at Route 410 Main, P.O. Box 53, Troutville, Clearfield County, Pennsylvania 15866.
3. On or about November 13, 1992 Defendants executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendants. Said Mortgage was recorded in the Office of the Armstrong County Recorder of Deeds in Mortgage Book Volume 1496, Page 567. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.
4. Of even date with said Mortgage, Defendants executed and delivered to Plaintiff a Note, a copy of which is attached hereto, marked Exhibit "2" and made a part hereof.
5. By the terms and conditions of the aforementioned Mortgage and Note, Defendants agreed to repay certain sums to Plaintiff and, in so doing, to make certain monthly payments to Plaintiff as is more specifically shown by said Mortgage and Note.

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

7. On or about March 21, 2002 Notice of Homeowner's Emergency Act of 1983 were sent to Defendants in accordance with Act 91 of 1983(P.L.385, No. 91), as amended, and in accordance with Act 6 of 1974 (P.L. 11, No. 6), as amended, and pursuant to 12 PA.Code Chapter 31, Subchapter B, Section 31.201 et seq., as amended, and that an action on said Mortgage may be commenced after 33 days from the postmark date of said Notices. Said Notices Further advised Defendants of Defendant's rights and obligations in accordance with said Acts. Copies of said notices are attached hereto marked Exhibit "3", and made a part hereof.

8. Plaintiff avers that the outstanding principal balance due is \$7,201.25.

9. Plaintiff is entitled to interest at the rate of 7.875 percent per annum. Interest due from October 1, 2001 through and including June 15, 2002 amounts to \$406.06.

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 \$3,073.13.

12. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$122.48 as of June 15, 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.

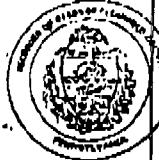
14. Although repeatedly requested to do so by Plaintiff, Defendants willfully failed and refused to pay the aforesaid balance, interest, escrow advances, late charges, attorney fees or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure against Defendants, jointly and severally, in the amount of \$11,652.92 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. F0016933**

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



*Karen L. Stark*

Karen L. Stark  
Recorder of Deeds

VOL 1496 PG 567  
11/3/02

CLEARFIELD COUNTY  
ENTERED OF RECORD  
11/3/02  
BY *Karen L. Stark*  
FEE \$ 19.50  
Karen L. Stark, Recorder

[Please Align This Line For Recording Date]

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **November 13, 1992** . The mortgagor is **TIMOTHY A. FRANTZ and KAREN M. FRANTZ**, husband and wife, of Troutville, Clearfield County, Pennsylvania, ("Borrower"). This Security Instrument is given to **INTEGRA NATIONAL BANK/NORTH**, its successors and assigns.

which is organized and existing under the laws of **United States**, and whose address is **One Integra Bank Center, 314 S. Franklin Street, Titusville, Pennsylvania** ("Lender"). Borrower owes Lender the principal sum of **16354-0848**

**Twenty-Six thousand Nine hundred----- Dollars (U.S. \$ 26,900.00)**. 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 **December 1, 2003**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 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**.

Description set forth on Exhibit "A" hereto attached.

which has the address of  
Pennsylvania **15866** (cont'd)

**Route 410, Main Street, Troutville** **Drew, Cyl.**  
("Property Address")

Form 2020 6/90  
Amended 5/91

PENNSYLVANIA Single Family-First Mac/Middle Mac UNIFORM INSTRUMENT  
C.R.P.A. (PA) 10001

Page 1 of 8

# EXHIBIT

PAGE 1 OF 6 PAGES

vol 1496, pg 568

EXHIBIT "A"

ALL that certain pieces or parcel of land aintata, lying and being in the Borough of Troutville, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an alley on line of Main Street; thence Southeasterly along Northerly line of Main Street, 150 feet to a post at a 50 foot street; thence Northerly along said 50 foot street, 216 feet to a post at a 20 foot alley; thence Northerly along said 20 foot alley, 155 feet to a post at a 16 foot alley; thence Southeasterly along said 16 foot alley 218 feet to a post at said Main Street, the place of beginning. Containing 33,245 square feet, strict measure.

BEING the same premises which were conveyed to Timothy A. Frantz, et ux. by deed of Brad E. Rafferty, et ux., dated April 21, 1989, and recorded at Clearfield, Pennsylvania, in Deeds and Records Book No. 1278, page 361.

NOTICE

To comply with the Act of July 17, 1957 197 P.S. Supp. Section 1551-1558 notice is hereby given as follows:

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OR SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OF OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL, AND IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND.



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

**BORROWER COVENANTS** the Borrower is hereby vested of the above hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend properly the title in the Property against all claims and demands, subject to any encumbrances of record.

**TITLE SECURITY INSTRUMENT** contains uniform covenants for uniform use and not uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**UNIFORM COVENANTS.** Borrower and Lender covenant one agrot 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 in 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") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly household payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage facilitator premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Exhibit Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 3601 et seq. ("RESPA"), unless another law then applies in the Banks set a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Exhibit Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution where deposits are insured by a Federal agency, incorporated, or entity including Lender. If Lender is such an institution or in any Federal Home Loan Bank, Lender shall apply the Funds to pay the Exhibit Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the current account, or verifying the Exhibit Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such charge. Notwithstanding anything to the contrary, Borrower may pay a one-time charge for an independent real estate appraiser retained by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, no annual accounting of the Funds, showing credits and debits in the Funds and the purpose for which each debet to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amount permitted to be held by applicable law, Lender shall return to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Exhibit Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sum secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

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

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attachable to the Property which may attain priority over this Security Instrument, and household 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 (c) receives 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 of more of the actions set forth above within 10 days of the giving of notice.

Form 3200-0000

VDC 1496 PAGE 571

payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained, Borrower shall pay the premium required to maintain mortgage insurance in effect, or to provide a free reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. 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.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied in the same manner 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 in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sum secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sum secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (1) the fair market value of the sum secured immediately before the taking, divided by (2) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sum secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied in the same manner by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower on or after notice by Lender to Borrower that the enforcement efforts 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 in 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 payment.

11. Successors and Assigns; Lender Not a Holder. Extension of the time for payment or modification of amortization of the sum 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 sum 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.

12. Successors and Assigns; Joint and Several Liability; Co-debtors. 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 paragraphs 13. Borrower's covenants and agreements shall be joint and several. Any Borrower who enlists this Security Instrument but does not execute this Note: (a) is co-signing this Security Instrument only in mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument and (c) agrees that Lender and any other Borrower may agree to extend, modify, reduce or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the sum secured by this Security Instrument is subject to a law which sets maximum loan charges, and this 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 exceed 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 prepayment charge under the Note.

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

15. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

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

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

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not threatened. If the restoration or repair is not economically feasible or Lender's security would be threatened, the insurance proceeds shall be applied to the same 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 cancel the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums incurred 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 exceed 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 21 the Property is acquired by Lender, Borrower's right in 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.

**4. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Legal Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extraordinary circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forcible entry and detainer proceeding, whether civil or criminal, is brought against Lender or Lender's security interest in the Property or otherwise materially impairs the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, protects Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loss application process, gives materially false or inaccurate information or statements to Lender or failed to provide Lender with any material information in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower vacates the title to the Property, the leasehold and the key file shall not merge unless Lender agrees to the merger in writing.

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

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

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

— very journey recognized.

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 airmail 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 foreclose any remedies permitted by this Security Instrument without further notice or demand on Borrower.

11. Borrower's Right to Repudiate. If Borrower steals certain obligations, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 3 days for each other period as applicable law may specify for nonpayment before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. These conditions are the Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument; including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to ensure that the law of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unbroken. Upon repudiation by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to repudiate shall not apply in the case of acceleration under paragraph 17.

12. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity known as the "Loan Servicer" that collects monthly payments due under the Note and this Security Instrument. There shall be one or more changes of the Loan Servicer pursuant to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 13 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

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

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any government or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly inform Lender of the same and take all necessary action to correct the same.

As used in this paragraph 13, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, benzene, other flammable or toxic petroleum products, kerosene and hydrocarbons, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 13, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Repetition. 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 paragraph 17 unless applicable law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default (if the action required to cure the default is to be cured); (b) 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 repudiate after acceleration and the right as agreed in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to negotiation and foreclosure. If the default is not cured as specified, Lender, in its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorney's fees and costs of title evidence to the extent permitted by applicable law.

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

23. Waiver. Borrower, to the extent permitted by applicable law, waives any statute of limitations or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any power of sale laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

24. Repetition Period. Borrower's time to repudiate provided in paragraph 13 shall extend in one hour prior to the commencement of holding at a sheriff's sale or other sale provided in this Security Instrument.

25. 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.

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

Page 2 of 6

Form 20-20-3700

27. 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 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 boxes)

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input type="checkbox"/> 1-4 Family Rider
<input type="checkbox"/> Graduated Payment Rider	<input type="checkbox"/> Planned Unit Developers Rider	<input type="checkbox"/> Directly Payment Rider
<input type="checkbox"/> balloon Rider	<input type="checkbox"/> Rate Improvement Rider	<input type="checkbox"/> Second Home Rider
<input type="checkbox"/> V.A. 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.

*Anthony S. Guido* (Seal)  
Anthony S. Guido  
*Karen M. Frantz* (Seal)  
Karen M. Frantz

(Se

NOTE

623314454

November 13, 1992

DUBOIS

PA  
(State)

Route 410, Main Street, Troutville, PA 15866

(Property Address)

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

In return for a loan that I have received, I promise to pay U.S. \$26,900.00 ..... (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is INTEGRA NATIONAL BANK/NORTH, its successors and assigns. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

**2. INTEREST**

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

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

**3. PAYMENTS**

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 1st day of each month beginning on January 1, 1993. 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 December 1, 2003, 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 office of Integra National Bank/North 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. \$ 305.28

**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 exceed 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 Overage 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 5% 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

MULTISTATE FIXED RATE NOTE—Single Family FNMA/FHLMC UNIFORM INSTRUMENT

**8. OBLIGATIONS OF CO-DEBTORS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to pay all amounts due under this Note. Any person who signs this Note is a co-debtor. Any co-debtor of this Note is also obligated to do these things. Any person who takes over this obligation, including a co-debtor, is also obligated to do these things. Any person who is a 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 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, in 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.**

 Timothy A. Frantz ..... (Seal)  Karen M. Frantz ..... (Seal)

..... (Seal)  Karen M. Frantz ..... (Seal)

*(Sign Original Only)*

# National City<sup>®</sup>

## Mortgage

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

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

March 21, 2002

Timothy A Frantz  
Route 410 Main  
Troutville PA 15866

Loan No. 845885-7  
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:

Route 410 Main  
Troutville PA 15866

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
11/1/2001 - 3/1/2002  
and the following amount(s) are now past due:

Monthly Payments	1,989.14
Late Charges	81.50
Other Fees	58.80
Less Suspense Balance	.00-
Total Due	2,129.44

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

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

HOW TO CURE THE DEFAULT  
of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 2,129.44, 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 INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE  
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS.

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

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.) **IF YOU DO NOT CURE THE DEFAULT** (see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **the lender intends to exercise its rights to accelerate the mortgage debt.** This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to **foreclose upon your mortgage property.**

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

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

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

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be **approximately FOUR(4) months from the date of this Notice.** A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

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

(Rev. 6/99)

<b>ADAMS COUNTY</b> American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2557 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsville, PA 16901 (570) 724-5252 FAX (570) 724-5783. 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	<b>BUCKS COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	<b>BEAVER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	<b>BLAIR COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
<b>ALLEGHENY COUNTY</b> Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	<b>HACE</b> 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
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	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4608 Street Road Trevose PA 19047 (215) 563-5865
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	<b>BRADFORD COUNTY</b> 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	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	<b>BEDFORD COUNTY</b> Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
<b>ARMSTRONG COUNTY</b> 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	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	<b>BUTLER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
<b>BERKS COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866	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) 836-6822	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

<b>JUNIATA COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	<b>LEHIGH COUNTY</b> 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 Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343		<b>MIFFLIN COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Philia Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
<b>LACKAWANNA COUNTY</b> 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		Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
<b>LANCASTER COUNTY</b> Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	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	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	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
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	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	1400 Abington Executive Park Suite 1 Clarks Summitt 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	1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
<b>LAWRENCE COUNTY</b> CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	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	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	<b>MONTOUR COUNTY</b> 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
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	<b>MONTGOMERY COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	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 Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
<b>LEBANON COUNTY</b> Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	<b>MCKEAN COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	<b>PERRY COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
Tabor Community Services, Inc 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
<b>MERCER COUNTY</b> Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	Urban League of Metropolitan Harrisburg 2107 N.6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459

**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 (1800) 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

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

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  
 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

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 (1800) 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  
 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

**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

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

# National City<sup>®</sup> Mortgage

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

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

March 21, 2002

Karen M Frantz  
Route 410 Main  
Troutville PA 15866

Loan No. 845885-7

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:

Route 410 Main  
Troutville PA 15866

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
11/1/2001 - 3/1/2002

and the following amount(s) are now past due:

Monthly Payments	1,989.14
Late Charges	81.50
Other Fees	58.80
Less Suspense Balance	.00-
Total Due	2,129.44

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

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

of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 2,129.44, 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 INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE  
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS.

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

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.)  
**IF YOU DO NOT CURE THE DEFAULT** (see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage property.

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

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

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

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately FOUR(4) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

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

(Rev. 6/99)

<b>ADAMS COUNTY</b> American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsville, PA 16901 (570) 724-5252 FAX (570) 724-5783. 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	<b>BUCKS COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	<b>BEAVER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	<b>BLAIR COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
<b>ALLEGHENY COUNTY</b> Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	<b>HACE</b> 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
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	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	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	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	<b>BEDFORD COUNTY</b> Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
<b>ARMSTRONG COUNTY</b> 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	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	<b>BUTLER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
<b>BERKS COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866	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) 836-6820	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

<b>JUNIATA COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	<b>LEHIGH COUNTY</b> 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 Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	<b>CCCS of Western Pennsylvania, Inc.</b> YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	<b>Media Fellowship House</b> 302 S. Jackson Street Media, PA 19063 (610) 565-0846
<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>MIFFLIN COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>Phila Council For Community Advmnt</b> 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
<b>LACKAWANNA COUNTY</b> 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	<b>LUZERNE COUNTY</b> 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	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>American Credit Counseling Institute</b> 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
<b>LANCASTER COUNTY</b> Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	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	<b>MONROE COUNTY</b> 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	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
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	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	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	<b>MONTOUR COUNTY</b> 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
CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	<b>LYCOMING COUNTY</b> 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	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	1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
<b>LAWRENCE COUNTY</b> CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	<b>MONTGOMERY COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	<b>NORTHAMPTON COUNTY</b> 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
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	<b>NORTHUMBERLAND COUNTY</b> 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
601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	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 Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 Beaver, PA 15009 (724) 728-7202 FAX (412) 728-7202	<b>MCKEAN COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 Dekalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
<b>LEBANON COUNTY</b> Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	<b>CCCS of Delaware Valley</b> 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	<b>Economic Opportunity Cabinet of Schuylkill County</b> 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	<b>MERCER COUNTY</b> Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	<b>PERRY COUNTY</b> CCCS of Western Pennsylvania, Inc. 2009 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
			<b>Financial Counseling Services of Franklin</b> 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
			<b>Urban League of Metropolitan Harrisburg</b> 2107 N.6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459

**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

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

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  
 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

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  
 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

**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

# National City<sup>®</sup>

## Mortgage

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

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

March 21, 2002

Timothy A Frantz  
Po Box 53  
Troutville PA 15866

Loan No. 845885-7  
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:

Route 410 Main  
Troutville PA 15866

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
11/1/2001 - 3/1/2002  
and the following amount(s) are now past due:

Monthly Payments	1,989.14
Late Charges	81.50
Non-Sufficient Funds	.00
Other Fees	58.80
Less Suspense Balance	.00-
Total Due	2,129.44

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

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

of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE  
LENDER, WHICH IS \$ 2,129.44, 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 INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE  
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS.

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

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.) **IF YOU DO NOT CURE THE DEFAULT** (see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage property.

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

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

**RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE** – If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Cur-ing 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 approxi-mately FOUR(4) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

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

(Rev. 6/99)

<b>ADAMS COUNTY</b> American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsville, PA 16901 (570) 724-5252 FAX (570) 724-5783. 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	<b>BUCKS COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	<b>BEAVER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	<b>BLAIR COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
<b>ALLEGHENY COUNTY</b> Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	<b>HACE</b> 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
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	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	<b>BRADFORD COUNTY</b> 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	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	<b>BEDFORD COUNTY</b> Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
<b>ARMSTRONG COUNTY</b> 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	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	<b>BUTLER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
<b>BERKS COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866	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	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

<b>JUNIATA COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	<b>LEHIGH COUNTY</b> 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 Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	<b>CCCS of Western Pennsylvania, Inc.</b> YMCa Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>MIFFLIN COUNTY</b> 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	Phila Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
<b>LACKAWANNA COUNTY</b> 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	<b>LUZERNE COUNTY</b> 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	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
<b>LANCASTER COUNTY</b> Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	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	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	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
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	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	1400 Abington Executive Park Suite 1 Clarks Summitt 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	1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
<b>CCCS of Western Pennsylvania, Inc.</b> 912 South George Street York, PA 17403 (717) 846-4176	<b>LYCOMING COUNTY</b> 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	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	<b>MONTOUR COUNTY</b> 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
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	Montgomery County Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
<b>CCCS of Western Pennsylvania</b> 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	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 Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
<b>LEBANON COUNTY</b> Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	<b>MCKEAN COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 Dekalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	<b>PERRY COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
Tabor Community Services, Inc 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
<b>MERCER COUNTY</b> Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	Community Action Development Comm 701 Dekalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	Urban League of Metropolitan Harrisburg 2107 N.6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459

**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

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

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  
 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

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  
 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

**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

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

# National City<sup>®</sup> Mortgage

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

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

March 21, 2002

Karen M Frantz  
Po Box 53  
Troutville PA 15866

Loan No. 845885-7  
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:

Route 410 Main  
Troutville PA 15866

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
11/1/2001 - 3/1/2002  
and the following amount(s) are now past due:

Monthly Payments	1,989.14
Late Charges	81.50
Non-Sufficient Funds	.00
Other Fees	58.80
Less Suspense Balance	.00-
Total Due	2,129.44

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

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

HOW TO CURE THE DEFAULT  
of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 2,129.44, 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 INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE  
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS.

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

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.)  
**IF YOU DO NOT CURE THE DEFAULT** (see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage property.

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

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

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

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately **FOUR(4) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

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

(Rev. 6/99)

<b>ADAMS COUNTY</b> American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	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
<b>CCCS of Western PA</b> 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	<b>BUCKS COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
<b>Financial Counseling Services of Franklin</b> 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	<b>BEAVER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
<b>Adams County Housing Authority</b> 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	<b>BLAIR COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
<b>ALLEGHENY COUNTY</b> Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
<b>Credit Counselors of PA</b> 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	<b>HACE</b> 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
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	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5865
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	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	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	<b>BEDFORD COUNTY</b> Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
<b>ARMSTRONG COUNTY</b> 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	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	<b>BUTLER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
<b>BERKS COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866	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) 836-6840	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

<b>JUNIATA COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	<b>LEHIGH COUNTY</b> 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 Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	<b>CCCS of Western Pennsylvania, Inc.</b> YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	<b>Media Fellowship House</b> 302 S. Jackson Street Media, PA 19063 (610) 565-0846
<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>MIFFLIN COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>Phila Council For Community Advmnt</b> 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
<b>LACKAWANNA COUNTY</b> 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	<b>LUZERNE COUNTY</b> 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	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>American Credit Counseling Institute</b> 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
<b>LANCASTER COUNTY</b> Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	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	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	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
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	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	1400 Abington Executive Park Suite 1 Clarks Summitt 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	<b>MONTOUR COUNTY</b> 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
CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	<b>LYCOMING COUNTY</b> 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	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	1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	<b>MONTGOMERY COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	<b>NORTHAMPTON COUNTY</b> 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
<b>LAWRENCE COUNTY</b> CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	<b>NORTHUMBERLAND COUNTY</b> 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
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	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 Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
601 Indiana Avenue Farrell, PA 16121 (724) 981-5310		Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 Beaver, PA 15009 (724) 728-7202 FAX (412) 728-7202	<b>MCKEAN COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	<b>PERRY COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
<b>LEBANON COUNTY</b> Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	<b>MERCER COUNTY</b> Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Urban League of Metropolitan Harrisburg 2107 N.6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459

**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

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

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  
 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

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  
 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

**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.

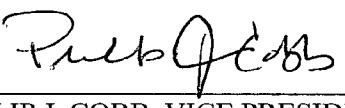
912 South George Street  
 York, PA 17403  
 (717) 846-4176

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

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

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that he is the Banking Officer for the Plaintiff herein, that he is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint in Mortgage Foreclosure are true and correct to the best of his knowledge, information and belief.

  
\_\_\_\_\_  
PHILLIP J. COBB, VICE PRESIDENT

(sign in blue ink)

FILED

JUN 10 2002

100-24167-Suben pd \$80.00

cc William A. Shan  
Pfleiderer

cc Sherrill

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

Sheriff Docket # 12626

NATIONAL CITY BANK OF PENNSYLVANIA

02-927-CD

VS.

FRANTZ, TIMOTHY A. & KAREN M.

**COMPLAINT IN MORTGAGE FORECLOSURE**

**SHERIFF RETURNS**

**NOW JUNE 14, 2002 AT 2:08 PM DST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KAREN M. FRANTZ, DEFENDANT AT RESIDENCE,, RT 410 MAIN, TROUTVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KEITH FRANTZ, SON A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.**

**SERVED BY: NEVLIG/MCCLEARY**

**NOW JUNE 24, 2002 AT 2:23 PM DST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON TIMOTHY A. FRANTZ, DEFENDANT AT SHERIFF'S OFFICE, MARKET ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO TIMOTHY A. FRANTZ A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.**

**SERVED BY: HAWKINS**

---

**Return Costs**

<b>Cost</b>	<b>Description</b>
-------------	--------------------

<b>51.34 SHFF. HAWKINS PAID BY: ATTY.</b>
---

<b>20.00 SURCHARGE PAID BY: ATTY.</b>
---------------------------------------

**FILED**

*AUG 12 2002*

*01400*

*EPA*  
William A. Shaw  
Prothonotary

**Sworn to Before Me This**

*12th Day Of August 2002*

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

**So Answers,**

*Chester A. Hawkins*  
Chester A. Hawkins  
Sheriff

Date: 09/07/2005

Time: 02:14 PM

Page 1 of 1

**Clearfield County Court of Common Pleas**

User: PUBLIC

ROA Report

Case: 2002-00927-CD

Current Judge: No Judge

National City Bank of Pennsylvania, National Bank/North vs. Timothy A. Frantz, Karen M. Frantz

**Mortgage Foreclosures**

Date	Judge
06/10/2002	Filing: Complaint/Mortgage Foreclosure Paid by: Gibson, Lori A. (attorney for National City Bank of Pennsylvania) Receipt number: 1843752 Dated: 06/10/2002 Amount: \$80.00 (Check) Property is located in the Borough of Troutville, Clearfield County, PA. Two CC Sheriff
08/12/2002	Sheriff Return, Papers served on Defendant(s). So Answers, Chester A. Hawkins, Sheriff by s/Marilyn Hamm
09/10/2002	Filing:Praecipe For Default Judgment In Favor of the Plaintiff and Against the Defendants In the Amount of \$12,515.31. Paid by: Gibson, Lori A. (attorney for National Bank/North) Receipt number: 1848238 Dated: 09/10/2002 Amount: \$20.00 (Check) Notice to Defendants (2) Statements to Atty Gibson
11/07/2002	Filing: Writ of Execution / Possession Paid by: Gibson, Lori A. (attorney for National City Bank of Pennsylvania) Receipt number: 1851038 Dated: 11/07/2002 Amount: \$20.00 (Check) Praecipe for Writ of Execution in Mortgage Foreclosure, filed by Atty. Gibson No Judge 1 Cert. & 6 Writs issued to Sheriff.
02/03/2003	Verification of Service of Notice of Sale to Lien Creditors s/Cheryl A. Bauer, L.A. no cc
04/23/2003	Sheriff Return, Now, April 23, 2003, Return Writ as sale being held. The property was purchased by the Plaintiff for \$1.00 + costs. Now, April 23, 2003, a Deed was filed. So Answers, Chester A. Hawkins, Sheriff by s/Cynthia Butler-Aughenbaugh no cc

mt6 1496-567

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
Interest to INTEGRA NATIONAL  
BANK/NORTH

Plaintiff No. 02-927-CD

vs.

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

## Defendants

PRAEICE FOR DEFAULT JUDGMENT  
FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

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

DIRECT DIAL: (412) 456-8114

BERNSTEIN FILE NO. F0016933

E. Wilson NOTICE

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR 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 INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

Civil Action No. 02-927-CD

TIMOTHY A. FRANTZ AND

KAREN M. FRANTZ

Defendants

PRAECIPE FOR JUDGMENT

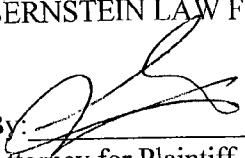
To the Prothonotary:

Kindly enter Judgment against the defendant above named and in favor of the Plaintiff, in the default of an Answer, in the amount of \$12,515.31, plus continuing late charges, escrow and corporate advances and interest at the rate of 7.875% per annum on the declining balance computed as follows:

Amount claimed in Complaint	\$11,652.92
Interest from 6/16/02 through 8/28/02	\$ 115.34
Late charges through 8/28/02	\$ 30.62
Escrow and corporate advances through 8/28/02	\$ 716.43
 TOTAL	\$12,515.31

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: Route 410 Main, Troutville, PA 15866

COPY

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in interest to INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

Defendants

Civil Action No. 02-927-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 September 10, 2002

(xx) Assumpsit Judgment in the amount  
of \$12,515.31 plus costs.  
( ) Trespass Judgment in the amount  
of \$ \_\_\_\_\_ plus costs.  
( ) If not satisfied within sixty (60)  
days, your motor vehicle operator's  
license and/or registration will  
be suspended by the Department of  
Transportation, Bureau of Traffic  
Safety, Harrisburg, PA  
(xx) Entry of Judgment of  
     Court Order  
     Non-Pros  
     Confession  
     Default  
     Verdict  
     Arbitration  
                            Award

Prothonotary

By: Willie L. Blair

PROTHONOTARY (OR DEPUTY)

TIMOTHY A. FRANTZ  
ROUTE 410 MAIN  
TROUTVILLE, PA 15866

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
Interest to INTEGRA NATIONAL  
BANK/NORTH

Plaintiff No. 02-927-CD

VS.

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

## Defendants

PRAECL<sup>PE</sup> FOR DEFAULT JUDGMENT  
FILED ON BEHALF OF  
Plaintiff

COUNSEL OF RECORD OF  
THIS PARTY:

LORI A. GIBSON, ESQUIRE  
PA ID#68013  
JON MCKEHNIE, 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. F0016933

E. Wilson NOTICE

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR 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 INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

Civil Action No. 02-927-CD

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

Defendants

PRAECIPE FOR JUDGMENT

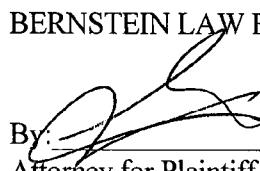
To the Prothonotary:

Kindly enter Judgment against the defendant above named and in favor of the Plaintiff, in the default of an Answer, in the amount of \$12,515.31, plus continuing late charges, escrow and corporate advances and interest at the rate of 7.875% per annum on the declining balance computed as follows:

Amount claimed in Complaint	\$11,652.92
Interest from 6/16/02 through 8/28/02	\$ 115.34
Late charges through 8/28/02	\$ 30.62
Escrow and corporate advances through 8/28/02	\$ 716.43
 TOTAL	 \$12,515.31

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: Route 410 Main, Troutville, PA 15866

**COPY**

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in interest to INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

Civil Action No. 02-927-CD

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

Defendants

NOTICE OF JUDGMENT OR ORDER

TO:  Plaintiff  
 Defendant  
 Garnishee

Your are hereby notified that the  
following Order or Judgment was  
entered against you on September 10, 2002

(xx) Assumpsit Judgment in the amount  
of \$12,515.31 plus costs.  
( ) Trespass Judgment in the amount  
of \$ \_\_\_\_\_ plus costs.  
( ) If not satisfied within sixty (60)  
days, your motor vehicle operator's  
license and/or registration will  
be suspended by the Department of  
Transportation, Bureau of Traffic  
Safety, Harrisburg, PA  
(xx) Entry of Judgment of  
     Court Order  
     Non-Pros  
     Confession  
     Default  
     Verdict  
     Arbitration  
        Award

Prothonotary

By:

Willie L. Shar  
PROTHONOTARY (OR DEPUTY)

**COPY**

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in interest to INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

Civil Action No. 02-927-CD

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

Defendants

NOTICE OF JUDGMENT OR ORDER

TO:  Plaintiff  
 Defendant  
 Garnishee

Your are hereby notified that the  
following Order or Judgment was  
entered against you on September 10, 2002

Assumpsit Judgment in the amount  
of \$12,515.31 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

Entry of Judgment of

Court Order

Non-Pros

Confession

Default

Verdict

Arbitration

Award

Prothonotary

By:

Willie L. Chan  
PROTHONOTARY (OR DEPUTY)

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

Civil Action No. 02-927-CD

TIMOTHY A. FRANTZ AND

KAREN M. FRANTZ

Defendants

**IMPORTANT NOTICE**

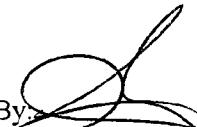
TO: TIMOTHY A. FRANTZ  
ROUTE 410 MAIN  
TROUTVILLE, PA 15866

Date of Notice: August 12, 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:   
Lori A. Gibson, Esquire  
Attorney for Plaintiff  
1133 Penn Avenue  
Pittsburgh, PA 15222  
(412) 456-8100

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

Civil Action No. 02-927-CD

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

Defendants

**IMPORTANT NOTICE**

TO: KAREN M. FRANTZ  
ROUTE 410 MAIN  
TROUTVILLE, PA 15866

Date of Notice: August 12, 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:   
Lori A Gibson, Esquire  
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 Praecepice attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

A handwritten signature in black ink, appearing to read "L.S.", is written over a horizontal line.

CCPY

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

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

No.: 2002-00927-CD

Real Debt: \$12,515.31

Atty's Comm:

Vs.

Costs: \$

Int. From:

Timothy A. Frantz  
Karen M. Frantz  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: September 10, 2002

Expires: September 10, 2007

Certified from the record this 10th of September, 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 INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

Civil Action No. 02-927-CD

Defendants

PRAECLYPE 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  
Route 410 Main Street  
Troutville Borough  
Tax Parcel #A06-306-00031

**BERNSTEIN FILE NO. F0016933**

**FILED**

NOV 07 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 INTEGRA NATIONAL  
BANK/NORTH

**Plaintiff**

VS.

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

Civil Action No. 02-927-CD

## Defendants

## PRAECIPE FOR WRIT OF EXECUTION

## To the Prothonotary;

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

1. directed to the Sheriff of CLEARFIELD County:

2. JUDGMENT \$12,515.00

Interest from 8/20/02 to 11/20/02 \$ 149.52

Late charges from 8/29/02 to 11/30/02 \$ 45.93  
SUBTOTAL: \$12,709.76

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

BERNSTEIN LAW FIRM, P.C.

By:

Lori A. Gibson

BERNARD GIESCH

Attorney for Plaintiff  
1133 Penn Avenue

1155 Penn Avenue  
Pittsburgh PA 15222

Pittsburgh, PA 15222  
BERNSTEIN FILE NO. E0016933

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

Civil Action No. 02-927-CD

TIMOTHY A. FRANTZ AND

KAREN M. FRANTZ

Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Timothy A. Frantz and Karen M. Frantz of, in and to

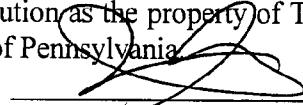
ALL THAT CERTAIN piece or parcel of land situate, lying and being in the Borough of Troutville, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an alley on line of Main Street; thence Southwesterly along Northerly line of Main Street 150 feet to a post at a 50 foot street; thence Northwesterly along said 50 foot street; 218 feet to a post at a 20 foot alley; thence Northeasterly along said 20 foot alley, 155 feet to a post at a 16 foot alley; thence Southeasterly along said 16 foot alley, 218 feet to a post at said Main Street, the place of beginning. Containing 33,245 square feet, strict measure.

Tax Parcel ID A06-306-00031.

BEING the same premises which Brad E. Rafferty and Carol E. Rafferty by their deed dated April 21, 1989 and recorded April 24, 1989 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1278 Page 361 granted and conveyed to Timothy A. Frantz and Karen M. Frantz.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-927-CD, seized and taken in execution as the property of Timothy A. Frantz and Karen M. Frantz at the suit of National City Bank of Pennsylvania

  
\_\_\_\_\_  
Attorney for Plaintiff

FILED *W*  
Atty pd.  
2000  
M 11:08 AM  
NOV 07 2002  
1cc & lowriter  
attached prop. descr.  
to Shff

William A. Shaw  
Prothonotary

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

National City Bank of Pennsylvania successor  
in interest to Integra National Bank/North,

**COPY**

Vs.

NO.: 2002-00927-CD

Timothy A. Frantz and  
Karen M. Frantz

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to INTEGRA NATIONAL BANK/NORTH, Plaintiff(s) from TIMOTHY A. FRANTZ and KAREN M. FRANTZ, 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: \$12,515.31  
INTEREST from 8/29/02 to 11/30/02: \$148.52  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 11/07/2002

PAID: \$120.00  
SHERIFF: \$  
OTHER COSTS: \$  
LATE CHARGES from 8/29/02 to 11/30/02: \$45.93

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

---

William A. Shaw  
Prothonotary/Clerk Civil Division

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

Sheriff

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

Civil Action No. 02-927-CD

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Timothy A. Frantz and Karen M. Frantz of, in and to

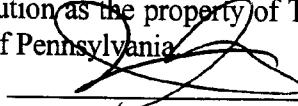
ALL THAT CERTAIN piece or parcel of land situate, lying and being in the Borough of Troutville, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an alley on line of Main Street; thence Southwesterly along Northerly line of Main Street 150 feet to a post at a 50 foot street; thence Northwesterly along said 50 foot street; 218 feet to a post at a 20 foot alley; thence Northeasterly along said 20 foot alley, 155 feet to a post at a 16 foot alley; thence Southeasterly along said 16 foot alley, 218 feet to a post at said Main Street, the place of beginning. Containing 33,245 square feet, strict measure.

Tax Parcel ID A06-306-00031.

BEING the same premises which Brad E. Rafferty and Carol E. Rafferty by their deed dated April 21, 1989 and recorded April 24, 1989 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1278 Page 361 granted and conveyed to Timothy A. Frantz and Karen M. Frantz.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-927-CD, seized and taken in execution as the property of Timothy A. Frantz and Karen M. Frantz 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 INTEGRA NATIONAL  
BANK/NORTH

Plaintiff  
vs.

Civil Action No. 02-927-CD

TIMOTHY A FRANTZ AND  
KAREN M FRANTZ

Defendant

VERIFICATION OF SERVICE OF NOTICE  
OF SALE TO LIEN CREDITORS

FILED ON BEHALF OF  
Plaintiff(s)

COUNSEL OF RECORD OF  
THIS PARTY:

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

DIRECT DIAL: (412) 456-8100  
**BERNSTEIN FILE NO. F0016933**

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 INTEGRA NATIONAL  
BANK/NORTH

Plaintiff,

vs.

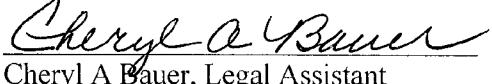
Civil Action No. 02-927-CD

TIMOTHY A FRANTZ AND  
KAREN M FRANTZ

Defendants.

VERIFICATION OF SERVICE OF NOTICE OF SALE  
TO LIEN CREDITORS

The undersigned subject to the penalties of 18 Pa.C.S.A. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a copy of the Notice of Sale in the above-captioned matter by Certificate of Mailing (P.S. Forms No. 3877) to Lien Creditors on December 10, 2002 Certificate of Mailing attached hereto as Exhibit "A".

  
Cheryl A Bauer, Legal Assistant

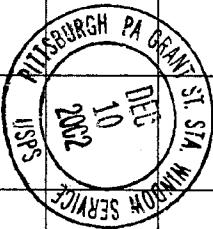
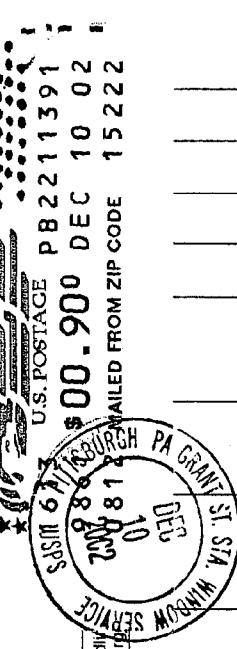
Name and Address of Sender  
**Bernstein Law Firm, P.C.**  
 Suite 2200 Gulf Tower  
 Pittsburgh, PA 15219  
 (412) 456-3100 Article Number

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

Address (Name, Street, City, State, & ZIP Code)	Postage	Fee	Delivery Confirmation		Signature Confirmation		Special Handling		Delivery Receipt		Return Receipt	
			Handling Charge	Date of Receipt	Postmark and Date of Receipt	Signature Confirmation	Special Handling	Delivery Receipt	Return Receipt			
1. <i>Southville Borough &amp; Highlands Area Schools/ District</i>	<i>Box 78</i>	<i>PA 15866</i>										
2. <i>Child Support Agency Enforcement</i>	<i>Steubenville Courtthouse</i>	<i>Steubenville PA 16901</i>										
3. <i>Steubenville County Tax Claim Bureau</i>	<i>Steubenville Courtthouse Steubenville PA 16901</i>											
4.												
5.												
6.												
7.												
8.												
Total Number of Pieces Listed by Sender	<i>Three</i>	Total Number of Pieces Received at Post Office		Postmaster, P.O. (Name of receiving employee)	<i>J. Brown</i>							

PS Form 3877, February 2002 (Page 1 of 2) *F0016933* Complete by Typewriter, Ink, or Ball Point Pen

See Privacy Act Statement on Reverse



Encl D No  
cc  
18.3003  
W. A. Shaw  
Prathamotary

William A. Shaw  
Prathamotary

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

Sheriff Docket # 13369

NATIONAL CITY BANK OF PENNSYLVANIA ET AL

02-927-CD

VS.  
FRANTZ, TIMOTHY A.

**WRIT OF EXECUTION REAL ESTATE**

**SHERIFF RETURNS**

---

**NOW, DECEMBER 4, 2002 @ 11:02 A.M. O'CLOCK A LEVY WAS TAKEN ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS ALSO POSTED THIS DATE.**

**A SALE DATE OF FEBRUARY 7, 2003 WAS SET.**

**NOW, DECEMBER 4, 2002 SERVED KAREN FRANTZ DEFENDANT AT HER RESIDENCE BOX 53, RT 410, TROUTVILLE, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KAREN M. FRANTZ, DEFENDANT A TRUE AND ATTESTED ORIGINAL COPY OF THE WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MAKING KNOWN TO HER THE CONTENTS THEREOF.**

**NOW, DECEMBER 6, 2002 SERVED TIMOTHY A. FRANTZ, DEFENDANT, AT HIS RESIDENCE MEADOWVIEW APARTMENTS #1, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO TIMOTHY A FRANTZ, DEFENDANT A TRUE AND ATTESTED COPY OF AN ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF LEVY AND MAKING KNOWN TO HIM THE CONTENTS THEREOF.**

**NOW, FEBRUARY 7, 2003 A SALE WAS HELD ON THE PROPERTY OF THE DEFENDANTS. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.**

**NOW, APRIL 22, 2003 PAID COSTS FROM ADVANCE AND MADE A REFUND OF THE UNUSED ADVANCE TO THE ATTORNEY.**

**FILED**

**APR 23 2003**

**William A. Shaw  
Prothonotary**

In The Court of Common Pleas of Clearfield County, Pennsylvania

Sheriff Docket # 13369

NATIONAL CITY BANK OF PENNSYLVANIA ET AL

02-927-CD

VS.

FRANTZ, TIMOTHY A.

WRIT OF EXECUTION REAL ESTATE

**SHERIFF RETURNS**

---

NOW, APRIL 23 RETURN WRIT AS SALE BEING HELD. THE PROPERTY WAS PURCHASED BY THE PLAINTIFF FOR \$1.00 + COSTS.

NOW, APRIL 23, 2003 A DEED WAS FILED.

SHERIFF HAWKINS \$243.79

SURCHARGE \$40.00

PAID BY ATTORNEY

---

Sworn to Before Me This

23<sup>rd</sup> Day Of April 2003

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

So Answers,

Chester A. Hawkins  
In Cynthian Butler, afforlceff  
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 Integra National Bank/North,

Vs.

NO.: 2002-00927-CD

Timothy A. Frantz and  
Karen M. Frantz

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA successor in interest to INTEGRA NATIONAL BANK/NORTH, Plaintiff(s) from TIMOTHY A. FRANTZ and KAREN M. FRANTZ, 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:

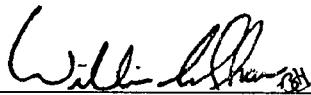
Garnishee(s) as follows:

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: \$12,515.31  
INTEREST from 8/29/02 to 11/30/02: \$148.52  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 11/07/2002

PAID: \$120.00  
SHERIFF: \$  
OTHER COSTS: \$  
LATE CHARGES from 8/29/02 to 11/30/02: \$45.93



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 7th day  
of November A.D. 2002  
At 3:00 A.M./P.M.

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

Chester A. Hawkins  
Sheriff by Cynthia Butler-Aughenbaugh

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
interest to INTEGRA NATIONAL  
BANK/NORTH

Plaintiff

vs.

Civil Action No. 02-927-CD

TIMOTHY A. FRANTZ AND  
KAREN M. FRANTZ

Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Timothy A. Frantz and Karen M. Frantz of, in and to

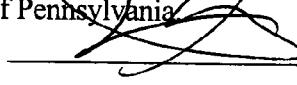
ALL THAT CERTAIN piece or parcel of land situate, lying and being in the Borough of Troutville, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an alley on line of Main Street; thence Southwesterly along Northerly line of Main Street 150 feet to a post at a 50 foot street; thence Northwesterly along said 50 foot street; 218 feet to a post at a 20 foot alley; thence Northeasterly along said 20 foot alley, 155 feet to a post at a 16 foot alley; thence Southeasterly along said 16 foot alley, 218 feet to a post at said Main Street, the place of beginning. Containing 33,245 square feet, strict measure.

Tax Parcel ID A06-306-00031.

BEING the same premises which Brad E. Rafferty and Carol E. Rafferty by their deed dated April 21, 1989 and recorded April 24, 1989 in the office of the CLEARFIELD County Recorder of Deeds in Deed Book Volume 1278 Page 361 granted and conveyed to Timothy A. Frantz and Karen M. Frantz.

Judgment was recovered in the Court of Common Pleas of Clearfield County, Civil Action, as of No. 02-927-CD, seized and taken in execution as the property of Timothy A. Frantz and Karen M. Frantz at the suit of National City Bank of Pennsylvania.

  
\_\_\_\_\_  
Attorney for Plaintiff

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME      FRANTZ      NO.      02-927-CD

NOW,      FEBRUARY 7, 2003      , 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 7TH day of FEBRUARY 2003, I exposed the within described real estate of      TIMOTHY A. FRANTZ AND KAREN M. FRANTZ to public venue or outcry at which time and place I sold the same to      NATIONAL CITY BANK OF PENNSYLVANIA SUCCESOR IN INTEREST TO INTEGRA NATIONAL BANK/NORTH he/she being the highest bidder, for the sum of      \$1.00 + COSTS      and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	13.00
LEVY	15.00
MILEAGE	13.00
POSTING	15.00
CSDS	10.00
COMMISSION 2%	
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	12.35
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES/BILLING	15.00
	5.00
BILLING/PHONE/FAX	10.00
<b>TOTAL SHERIFF COSTS</b>	<b>243.79</b>

**DEBIT & INTEREST:**

DEBT-AMOUNT DUE	12,515.31
INTEREST FROM 8/29/02	
TO BE ADDED      TO SALE DATE	148.52
<b>TOTAL DEBT &amp; INTEREST</b>	<b>12,663.83</b>
<b>COSTS:</b>	
ATTORNEY FEES	
PROTH. SATISFACTION	
ADVERTISING	208.53
LATE CHARGES & FEES	
TAXES - collector	
TAXES - tax claim	1,177.11
DUE	
COST OF SUIT -TO BE ADDED	
LIEN SEARCH	100.00
FORCLOSURE FEES/ESCROW DEFICIT	
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
ATTORNEY COMMISSION	
SHERIFF COSTS	243.79
LEGAL JOURNAL AD	228.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
PROTHONOTARY	120.00
MORTGAGE SEARCH	40.00

**DEED COSTS:**

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	
<b>TOTAL DEED COSTS</b>	<b>29.00</b>

**SATISFACTION FEE**

ESCROW DEFICIENCY	
MUNICIPAL LIEN	

**TOTAL COSTS**

**2,151.43**

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

FILED

NO  
cc

APR 23 2003

8:28

William A. Shaw  
Prothonotary