

02-1604-CD vs BAWs  
~~RICHARD E. STEENT~~ ESQ. et al. vs. MICHAEL D. MULLINS

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #03315

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB  
1675 Palm Beach Lakes Blvd.  
West Palm Beach, FL 33401 :

VS.

: NO. 2002-1604-CD

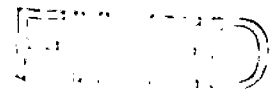
MICHAEL D. MULLINS :  
P.O. Box 319 :  
Grampian, PA 16838 :

**CIVIL ACTION - MORTGAGE FORECLOSURE**

**This is an attempt to collect  
a debt and any information obtained  
will be used for that purpose.**

**NOTICE**

You have been sued in Court. If you wish to defend the claims set forth in the following pages, you must take action within twenty (20) days after this Civil Action and notice are served, by entering a written appearance personally or by attorney and filing in writing



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WILLIAM A. SHAW  
Prothonotary  
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with the Court your defense 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 Civil Action or for any other claim or relief requested by the plaintiff. You may lose money or property of other rights important to you.

YOU SHOULD TAKE THIS PAPER TO A 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.

DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
(814) 765-2641 X 32

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

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Home Equity Loan Trust, Series 2002-A Asset-  
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by its attorney in fact, Ocwen Federal Bank FSB  
1675 Palm Beach Lakes Blvd.  
West Palm Beach, FL 33401 :

VS. : NO.

MICHAEL D. MULLINS :  
P.O. Box 319  
Grampian, PA 16838 :

**CIVIL ACTION - MORTGAGE FORECLOSURE**

1. Plaintiff is U.S. Bank, N.A., as Trustee for New Century Home Equity Loan Trust, Series 2002-A Asset-Backed Pass-Through Certificates Series 2002-A, by its attorney in fact, Ocwen Federal Bank FSB, a federal savings bank with offices located at 1675 Palm Beach Lakes Blvd., West Palm Beach, FL 33401.

2. Defendant is Michael D. Mullins, an adult individual with a last-known mailing address of P.O. Box 319, Grampian, PA 16838.

3. Under date of January 24, 2002, defendant executed and delivered to New Century Mortgage Corp. a mortgage upon premises 9<sup>th</sup> and Penn Streets, Grampian, PA 16838 to secure the payment of the sum of \$56,250.00. The said mortgage is recorded in the Office for the Recording of Deeds in and for Clearfield County in Mortgage Book No. 200201343, and is

incorporated herein by reference. A copy of the legal description of the premises is attached hereto and made a part hereof as Exhibit "A".

4. By Assignment which is being duly recorded, the loan was assigned to U.S. Bank, N.A., as Trustee.

5. Ocwen Federal Bank FSB is the attorney in fact for U.S. Bank, N.A., as Trustee.

6. Said defendant is the real owner of said premises.

7. In accordance with Act 91 of 1983, as amended, a combined notice providing the information required by §403 of Act No. 6 of 1974, and Act 91, aforesaid, was sent to the defendant and no response was made in the appropriate period of time. A true and correct copy of the aforesaid notice is attached hereto and made a part hereof as Exhibit "B".

8. The said loan is in default as a result of the failure to pay the monthly installments of \$483.28 due on June 1, 2002 and on the first day of each month thereafter.

9. The following is due on the loan:

PRINCIPAL BALANCE	\$ 56,169.88
INTEREST (accrued thru 10/10/02 of \$2,431.41. Interest after 10/10/02 shall accrue at the per diem rate of \$15.18.)	2,431.41
LATE CHARGES (accrued thru 9/02 of \$100.21. Late charges after 9/02 shall accrue at the monthly rate of \$24.16.)	100.21
FEES BILLED	12.72
PRE-PAYMENT PENALTY	2,189.88
COSTS	300.00
ATTORNEY'S FEE	<u>2,800.00</u>
TOTAL	\$ 64,004.10

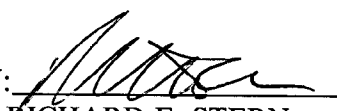
The attorney fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's

Sale. If the mortgage is reinstated prior to Sale, reasonable attorney fees will be charged based on work actually performed.

10. Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq. (1977), Defendants may dispute the validity of the debt or any portion thereof. If Defendants do so in writing within thirty (30) days of receipt of this pleading, Counsel for Plaintiff will obtain and provide Defendants with written verification thereof; otherwise, the debt will be assumed to be valid. Likewise, if requested within thirty (30) days of receipt of this pleading, Counsel for Plaintiff will send Defendants the name and address of the original creditor if different from above.

WHEREFORE, Plaintiff, U.S. Bank, N.A., as Trustee for New Century Home Equity Loan Trust Series 2002-A Asset-Backed Pass Through Certificates Series 2002-A, by its attorney in fact, Ocwen Federal Bank, FSB requests this Court to enter judgment for foreclosure of the mortgaged property for the sum of \$56,169.88 plus interest thereon of \$2,431.41 plus \$15.18 per day from October 10, 2002 until judgment is paid in full, late charges of \$100.21, plus late charges of \$24.16 per month from September, 2002 until judgment is paid in full, fees billed of \$12.72, prepayment penalty of \$2,189.88, legal costs of \$300.00, attorney's fee of \$2,800.00 and record costs.

STERN AND STERCHO

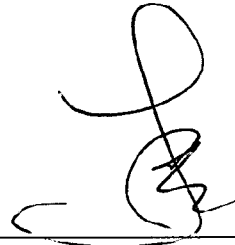
BY:   
RICHARD F. STERN,  
Attorney for Plaintiff

**VERIFICATION**

**TERESA BRATCHER** is the Senior Manager of Default Servicing of Ocwen Federal Bank, FSB, and is authorized to sign this Verification on behalf of same, and states that she verifies the foregoing Civil Action against

Michael D. Mullins

and avers the statements of fact therein contained are made subject to the penalties of 18 PA C.S. Section 4904 relating to the unsworn falsification to authorities, and that same are true upon the signer's personal knowledge of information and belief.

A handwritten signature in black ink, appearing to be 'T. Bratcher', written over a horizontal line.

**TERESA BRATCHER  
SR. MANAGER OF DEFAULT SERVICING  
AS DESIGNATED SIGNOR**

**DATE:**

10/10/02

**Exhibit "A"**

**ALL that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:**

**BEGINNING** at an iron pin at the intersection of Penn Avenue and Ninth Street, said iron pin being the Northwest corner of the parcel herein described; thence along line of Ninth Street South 33 degrees 33 minutes West 94.7 feet to an iron pin on line of lands of J.L. Best; thence along line of lands of J.L. Best, South 60 degrees 15 minutes East 145 feet to an iron pin on line of other lands of Grantors; thence along line of land of Grantors, North 33 degrees 06 minutes East 85.09 feet to an iron pin on line of Penn Avenue; thence along line of Penn Avenue, North 56 degrees 27 minutes West 144 feet to an iron pin and place of beginning. **CONTAINING .298 acre. BEING** known and designated as Lots 322 and 321 and part of Lot 320 in the plot or plan of the Borough of Grampian. Being more particularly described in the map prepared by Lawrence P. Opalisky dated February 1984 attached hereto. **MAP #009-F11-340-00039**

**EXCEPTING AND RESERVING** from and out of the above-described land a piece of land containing 1,814.20 square feet, conveyed by Sherman M. Bloom and Leslie A. McDonald-Bloom, husband and wife, to Michael J. Spencer and Teresa L. Spencer, by deed dated May 10, 1999 and recorded May 10, 1999 at Clearfield County Instrument No. 199907391.

**BEING** the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 18, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_.

**EXHIBIT**

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"A"



July 31, 2002

\*0001521188\*

Michael D. Mullins

9th And Penn Streets

Grampian, PA 16838-0000

## 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.

### IMPORTANT INFORMATION CONCERNING YOUR RIGHTS IS CONTAINED ON PAGE FOUR

The Homeowners' Emergency Mortgage Assistance Program (HEMAP) may be able to help to save your home. This notice explains how the program works.

To see if HEMAP can help you, 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 listed at the end of 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 Notificaiion 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 "Homeowners' Emergency Mortgage Assistance Program" al cual puede salvar su casa de la perdida del derecho a redimir su hipoteca.

HOMEOWNER'S NAME(S) :	Michael D. Mullins
PROPERTY ADDRESS:	9th And Penn Streets
	Grampian, PA 16838-0000
LOAN ACCOUNT NUMBER:	100855352
CURRENT SERVICER LENDER/SERVICER:	Ocwen Federal Bank FSB

You may be eligible for financ

**EXHIBIT**

your home from foreclosure and

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help you make future mortgage payments if you comply with the provision of the Homeowners' Emergency Mortgage Assistance Act of 1983 (the "Act"). You may be eligible for emergency mortgage assistance:

if your default has been caused by circumstances beyond your control, you have a reasonable prospect of being able to pay your mortgage payments and if you meet other eligibility requirements established by the Pennsylvania Housing Finance Agency.

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

Page two

100855352

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

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

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

AGENCY ACTION- Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing finance Agency has sixty (60) days to make a decision after it receives your application. During that additional 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 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)

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 9th And Penn Streets Grampian, PA 16838-0000 IS SERIOUSLY IN DEFAULT because :

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following months and the following amounts are now past due :

(a) Monthly payments from 06/01/2002:	\$966.56	
(b) Late charge(s) :	\$51.89	
(c) Other charge(s): NSF & Advances	\$4.97	
(d) Less: Credit Balance	\$0.00	
(e) Total amount required as of 07/30/2002:	\$1,023.42	

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (if applicable) :

HOW TO CURE THE DEFAULT- You may cure this default within THIRTY (30) days from the date of this letter BY PAYING THE TOTAL AMOUNT PAST DUE TO LENDER, WHICH IS **\$1,023.42**, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES (and other 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 to Ocwen Federal Bank FSB at PO BOX 514577, LOS ANGELES, CA 90051-4577.

**IF YOU DO NOT CURE THE DEFAULT-** If you do not cure the default within THIRTY (30) days of this letter date, the lender intends to exercise its right 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 amount of default is not made within THIRTY (30) days of the letter date, Ocwen Federal Bank FSB also intends to instruct their attorneys to start a legal action to foreclose upon your mortgaged property.

**IF THE MORTGAGE IS FORECLOSED UPON-** . The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before they begin legal proceedings against you, you will have to pay the reasonable attorney's fees actually incurred up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees actually incurred even if they are over \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include their reasonable costs. If you cure the default within the THIRTY (30)DAY period, you will not be required to pay attorneys' 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 charges, charges then due, reasonable attorneys' 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 sheriff's sale could be held is would be approximately five (5) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER**

Name of Lender:	Ocwen Federal Bank FSB
Address:	12650 Ingenuity Drive, Orlando, FL 32826
Telephone Number:	(800) 746-2936

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

**ASSUMPTION OF MORTGAGE**- You may not sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorneys' fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

**YOU MAY ALSO HAVE THE RIGHT**

To sell the property to obtain money to pay off the mortgage debt, or borrower money from another lending institution to pay off this debt.

To have this default cured by any third party acting on your behalf.

To have the mortgage restored to the same position as if no default had occurred.

(However, you are not entitled to this right more than three times in a calendar year).

To assert the nonexistence of a default in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents.

To assert any other defense you believe you may have to such action by the lender.

To seek protection under the federal bankruptcy law.

**Ocwen Federal Bank FSB is attempting to collect a debt, and any information obtained will be used for that purpose.**

**Federal law gives you thirty days after you receive this letter to dispute the validity of this debt or any part of it. If you notify us in writing at the below address within the thirty day period that the debt, or any portion thereof, is disputed, we will:**

- 1) Provide to you, upon your written request, verification of the debt or a copy of any judgment entered against you.**
- 2) Provide to you, upon your written request, the name and address of your original creditor, if the original creditor is different from the current creditor**

**Unless you dispute the debt within that 30 day period, we will assume that it is valid.**

Sincerely,

# APPENDIX C

## PENNSYLVANIA HOUSING FINANCE AGENCY HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM CONSUMER CREDIT COUNSELING AGENCIES

(Rev. 6/99)

ADAMS COUNTY	BEAVER COUNTY (cont.)	BRADFORD COUNTY (cont.)
<p>American Red Cross-Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)637-3768 FAX (717)637-3294</p> <p>Financial Counseling Services of Franklin 31 West 3<sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285</p> <p>CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)334-4670</p> <p>Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717)334-8326</p>	<p>Mon Valley Unemployed Committee 120 E. 9<sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 (412)462-9964</p> <p>Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963</p> <p><u>BEDFORD COUNTY</u></p> <p>Bedford-Fulton Housing Services 10241 Lincoln Highway Everett PA 15537 (814)623-9129 FAX (814)623-7187</p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688</p> <p>Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343</p> <p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747</p> <p>Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or (800)452-0148 FAX (814)443-3690</p>	<p>CCCS of Northeastern Pennsylvania 9 South 7<sup>th</sup> Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981</p> <p>31 W Market St Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785</p> <p>1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669</p> <p><u>The Treibach Center of Northeastern PA</u></p> <p>10 Public Avenue Montrose PA 18801 (570)278-3338 or (800)982-4045 FAX (570)278-1889</p> <p>185 Elmira St PO Box 218 Troy PA 16947 (570)297-2101</p> <p>German Street, PO Box 389 Dushore PA 18614 (570)928-9568 FAX (570)928-8144</p> <p>33 Walnut Street Wellsboro PA 16901 (570)724-5252 FAX (570)724-5783</p> <p>103 Warren Street, PO Box 709 Funkhansock PA 18657 (570)836-6840 FAX (570)836-6332</p> <p>931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817</p>
<p><u>ALLEGHENY COUNTY</u></p> <p>Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill Road, Bldg 200 Pittsburgh PA 15220 (412)429-2842 FAX (412)429-2835</p> <p>Action Housing, Inc. 425 6<sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 or (800)792-2801 FAX (412)391-4512</p> <p>CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh PA 15222 (412)471-7584</p> <p>Urban League of Pittsburgh Bldg. For Equal Opportunity One Smithfield St Pittsburgh PA 15222-2222 (412)227-4802 FAX (412)261-5207</p> <p>Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963</p> <p>Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893</p>	<p><u>BERKS COUNTY</u></p> <p>Budget Counseling Center 247 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610) 375-7830</p> <p>Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville PA 17901 (717)622-1995 FAX (717)622-0429</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2744 (814) only FAX (610)821-8932</p> <p>Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243</p>	<p><u>BUCKS COUNTY</u></p> <p>Accom Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427</p> <p>Bucks County Housing Group, Inc. 840 East Richardson Avenue Langhorne PA 19047 (215)750-4310 FAX (215)750-4318</p> <p>HACE 167 Allegheny Ave, 2<sup>nd</sup> FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122</p> <p>Community Development Corp of Frankford 1620 Gracom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012</p> <p>Northwest Counseling Service 5001 North Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)864-2666</p> <p>CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-8932</p> <p>American Credit Counseling Institute</p>
<p><u>ARMSTRONG COUNTY</u></p> <p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747</p> <p>Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963</p> <p>Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2637 FAX (724)465-5118</p> <p><u>BEAVER COUNTY</u></p> <p>Action Housing, Inc. 425 6<sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 FAX (412)391-4512</p> <p>Housing Opportunities of Beaver County, Inc 550 Corporation St, Suite 207 Beaver PA 15009 (724)728-7511</p> <p>Housing Opportunities, Inc. 133 Seventh Street PO Box 9 McKeesport PA 15134</p>	<p><u>BLAIR COUNTY</u></p> <p>Bedford-Fulton Housing Services RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187</p> <p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747</p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688</p> <p>Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343</p> <p><u>BRADFORD COUNTY</u></p> <p>CCCS of Northeastern Pennsylvania</p>	<p>Community Development Corp of Frankford 1620 Gracom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012</p> <p>Northwest Counseling Service 5001 North Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)864-2666</p> <p>CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-8932</p> <p>American Credit Counseling Institute</p>

**BUCKS COUNTY (cont.)****American Credit Counseling Institute**

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

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

**BUTLER COUNTY**

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

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

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

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

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

Credit Counselors of PA  
401 Wood Street, Suite 906  
Pittsburgh PA 15222  
(412)338-9934 or (800)737-2933  
FAX (412)338-9963

**CAMBRIA COUNTY**

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

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

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814)539-6445

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

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

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

**CAMERON COUNTY**

Northern Tier Community Action Corp  
PO box 389  
135 West 4<sup>th</sup> Street  
Emporium PA 15834  
(814)486-1161  
FAX (814)486-0825

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

**CARBON COUNTY****CARBON COUNTY (cont.)**

CCCS of Lehigh Valley  
9671 Crescent Court East  
Whitehall PA 18052  
(610)821-4011 or (800)220-2733  
FAX (610)821-8932

**CCCS of Northeastern Pennsylvania**

1400 Abington Executive Park, Suite 1  
Clarks Summit PA 18411  
(570)587-9163 or (800)922-8537  
FAX (570)587-9134/9135

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

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

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

Commission on Economics Opportunity of Luzerne County  
163 Amber Lane  
Wilkes-Barre PA 18702  
(570)826-0110 or (800)822-0359  
FAX (570)829-1665—CALL BEFORE FAXING  
(570)455-4094 HAZELTON  
FAX (570)455-5631—CALL BEFORE FAXING  
(570)836-4090 TUNKHANNOCK

**CENTRE COUNTY**

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

Lycorning-Clinton Co Comm For Community Action (STEP)  
2138 Lincoln Street  
PO Box 1328  
Williamsport PA 17703  
(570)326-0587  
FAX (570)322-2197

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

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

**CHESTER COUNTY**

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

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

HACE  
167 Allegheny Ave, 2<sup>nd</sup> FL  
Philadelphia PA 19140  
(215)426-8025  
FAX (215)426-9122

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

Labor Community Services Inc.  
439 E King Street  
Lancaster Pa 17602  
(717)397-5182 or (800)788-3062 (H.O. only)  
FAX (717)399-4127

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

Northwest Counseling Services  
5001 N Broad Street  
Philadelphia PA 19141  
(215)324-7300  
FAX (215)324-8753

**CHESTER COUNTY (cont.)**

Community Housing Counseling, Inc.  
PO Box 244  
Kennett Square PA 19348  
(610)444-3682  
FAX (610)444-8243

Philadelphia Council for Community Adv  
100 North 17<sup>th</sup> Street, Suite 600  
Philadelphia PA 19103  
(215)567-7803  
FAX (215)963-9941

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

CCCS of Delaware Valley  
Marshall Building  
790 E Market St, Suite 215  
West Chester PA 19382  
(215)363-5665

**American Credit Counseling Institute**

845 Coates St  
Coatesville PA 19320  
(883)212-6741

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

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

**CLARION COUNTY**

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

**CLEARFIELD COUNTY**

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

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

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

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

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

**CLINTON COUNTY**

Lycorning-Clinton Counties  
Commission For Community Action (STEP)  
2138 Lincoln Street  
PO Box 1328  
Williamsport PA 17703  
(570)326-0587  
FAX (570)322-2197

CCCS of Northeastern PA  
201 Basin Street  
Williamsport PA 17703  
(570)323-6627  
FAX (570)323-6626

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

**COLUMBIA COUNTY****CCCS of Northeastern Pennsylvania**

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

**Commission on Economics Opportunity of Luzerne County**

163 Amber Lane  
Wilkes-Barre PA 18702  
(570)826-0510 or (800)822-0359  
FAX (570)829-1665—CALL BEFORE FAXING  
(570)455-4994 HAZELTON  
FAX (570)455-5631—CALL BEFORE FAXING  
(570)836-4090 TUNKHANNOCK

**CRAWFORD COUNTY**

Booker T. Washington Center  
1720 Holland Street  
Erie PA 16503  
(814)453-4744  
FAX (814)453-5749

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

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

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

**CUMBERLAND COUNTY**

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

Urban League of Metropolitan Harrisburg  
2107 N 6<sup>th</sup> Street  
Harrisburg PA 17101  
(717)234-5925  
FAX (717)234-9459

Financial Counseling Services of Franklin  
31 West 3<sup>rd</sup> Street  
Waynesboro PA 17268  
(717)762-3285

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

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

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

**DAPHIN COUNTY**

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

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

Urban League of Metropolitan Harrisburg  
2107 N 6<sup>th</sup> Street  
Harrisburg PA 17101  
(717)234-5925  
FAX (717)234-9459

**DELAWARE COUNTY****DELAWARE COUNTY (cont.)**

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

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

Philadelphia Council for Community Adv  
100 North 17<sup>th</sup> Street, Suite 600  
Philadelphia PA 19103  
(215)567-7803  
FAX (215)963-9941

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

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

HACE  
167 Allegheny Ave, 2<sup>nd</sup> FL  
Philadelphia PA 19140  
(215)426-8025  
FAX (215)426-9122

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

Community Development Corp of Frankford  
Group Ministry  
4620 Oriscom Street  
Philadelphia PA 19124  
(215)744-2990  
FAX (215)744-2012

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

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

ACCI  
144 S Dekalb Pike  
King of Prussia PA 19406  
(610)971-2210

**ELK COUNTY**

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

Northern Tier Community Action Corp  
PO Box 389  
235 West 4<sup>th</sup> Street  
Emporium PA 15834  
(814)486-1161  
FAX (814)486-0825

**ERIE COUNTY**

Booker T. Washington Center  
1720 Holland Street  
Erie PA 16503  
(814)453-4744  
FAX (814)453-5749

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

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

**FAYETTE COUNTY**

Action Housing, Inc.  
125 6<sup>th</sup> Ave, Suite 950  
Pittsburgh PA 15219  
(412)391-1956 or (412)281-2102  
FAX (412)391-4512

**FAYETTE COUNTY (cont.)**

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

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

Fayette County Community Action Agency, Inc.  
137 North Beeson Avenue  
Uniontown PA 15401  
(724)437-6050 or (800)427-INFO  
FAX (412)437-4418

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

Mon Valley Unemployed Committee  
120 E. 9<sup>th</sup> Avenue  
Homestead PA 15120  
(412)462-9962

**FORREST COUNTY**

Warren-Forrest Counties Economic Opportunity Council  
204 Liberty Street  
PO Box 547  
Warren PA 16365  
(814)726-2400  
FAX (814)723-0510

**FRANKLIN COUNTY**

Financial Services Unlimited  
31 West 3<sup>rd</sup> Street  
Waynesboro PA 17268  
(717)762-3285

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

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

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

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

American Red Cross—Hanover Chapter  
529 Carlisle Street  
Hanover PA 17331  
(717)234-5925  
FAX (717)637-3294

Urban League of Metropolitan Harrisburg  
2107 N 6<sup>th</sup> Street  
Harrisburg PA 17101  
(717)234-5925  
FAX (717)234-9459

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

**FULTON COUNTY**

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

Financial Counseling Services of Franklin  
31 West 3<sup>rd</sup> Street  
Waynesboro PA 17268  
(717)762-3285

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

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

**GREENE COUNTY**

Action Housing, Inc.  
425 6<sup>th</sup> Ave, 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  
FAX (412)627-7713

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

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

**HUNTINGDON COUNTY**

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

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

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

**INDIANA COUNTY**

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

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

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

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

**JEFFERSON COUNTY**

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

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

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

**JUNIATA COUNTY**

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

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

**LACKAWANNA COUNTY**

CCCS of Northeastern Pennsylvania

**LACKAWANNA COUNTY (cont.)**

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

**LANCASTER COUNTY**

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

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

CCCS of Lehigh Valley  
8671 Crescent Court East  
Whitehall PA 18052  
(215)821-4011 or (800)220-2733  
(717) & (814) ONLY  
FAX (215)821-8932

Tabor Community Services Inc.  
839 E King Street  
Lancaster PA 17602  
(717)397-5182 or (800)788-5062  
FAX (717)399-4127

**LAWRENCE COUNTY****CCCS of Western Pennsylvania**

1<sup>st</sup> Federal Plaza—Suite 406  
North Mill Street  
New Castle PA 16101  
(724)652-8074

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

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

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

**LEBANON COUNTY**

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

Tabor Community Services Inc.  
839 E King Street  
Lancaster PA 17602  
(717)397-5182 or (800)788-5062  
FAX (717)399-4127

**LEHIGH COUNTY**

CCCS of Lehigh Valley  
8671 Crescent Court East  
Whitehall PA 18052  
(610)821-4011 or (800)220-2733  
(570) & (814) ONLY  
FAX (610)821-8932

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

**LUZERNE COUNTY****CCCS of Northeastern Pennsylvania**

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

Commission on Economics Opportunity of Luzerne County  
163 Amber Lane  
Wilkes-Barre PA 18702  
(570)826-0510 or (800)822-0359

**LUZERNE COUNTY (cont.)**

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

**LYCOMING COUNTY****CCCS of Northeastern Pennsylvania**

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

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

Lycorning-Clinton Counties  
Commission For Community Action (STEP)  
2138 Lincoln Street  
PO Box 1328  
Williamsport PA 17703  
(570)326-0587  
FAX (570)322-2197

**MCKEAN COUNTY**

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

Northern Tier Community Action Corp  
PO Box 389  
135 West 4<sup>th</sup> Street  
Emporium PA 15834  
(814)486-1161  
FAX (814)486-0825

**MERCER COUNTY**

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

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

**MIFFLIN COUNTY**

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

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

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

**MONROE COUNTY****CCCS of Northeastern Pennsylvania**

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

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

Commission on Economics Opportunity of Luzerne County  
163 Amber Lane  
Wilkes-Barre PA 18702

MONTGOMERY COUNTY

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

CCCS of Delaware Valley  
Norristown Business Center  
190 W Germantown Pike, Suite 140  
Norristown PA 19401  
(215)563-5665

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

Community Action Development Commission  
701 Dekalb Street  
Norristown PA 19401  
(610)277-6363  
FAX (610)277-2123

NORTHUMBERLAND COUNTYCCCS of Northeastern Pennsylvania

81 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

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

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

PERRY COUNTY

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

Urban League of Metropolitan Harrisburg  
2107 N 6<sup>th</sup> Street  
Harrisburg PA 17101  
(717)234-5925  
FAX (717)234-9459

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

Financial Counseling Services of Franklin  
81 West 3<sup>rd</sup> Street  
Waynesboro PA 17268  
(717)762-3285

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

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

PHILADELPHIA COUNTY

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

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

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

PHILADELPHIA COUNTY (cont.)

Media Fellowship House  
302 S Jackson Street  
Media PA 19063  
(610)563-0846  
FAX (610)565-8567

PCCA  
100 North 17<sup>th</sup> Street, Suite 600  
Philadelphia PA 19103  
(215)567-7803  
FAX (215)963-9941

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

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

Housing Association of Delaware Valley  
558 North Wans Street  
Philadelphia PA 19123  
(215)978-0224  
FAX (215)765-7614

Community Development Corp of Frankford  
Group Ministry  
4620 Griecom Street  
Philadelphia PA 19124  
(215)744-2990  
FAX (215)744-2012

American Credit Counseling Institute

845 Coates St  
Coatesville PA 19320  
(888)212-6741

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

755 York Rd, Suite 103  
Warrminster PA 18974  
FAX (215)956-6344

PIKE COUNTYCCCS of Northeastern Pennsylvania

81 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

2 South 7<sup>th</sup> Street  
Stroudsburg PA 18360  
(570)420-8980 or (800)922-9537  
FAX (570)420-8981

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

POTTER COUNTY

Northern Tier Community Action Corp  
135 West 4<sup>th</sup> Street  
Emporium PA 15834  
(814)486-1161  
FAX (814)486-0825

SCHUYLKILL COUNTY

Budget Counseling Center  
247 North Fifth Street  
Reading PA 19601  
(610)375-7866  
FAX (610)375-3380

Commission on Economics Opportunity of Luzerne County

963 Amber Lane  
Wilkes-Barre PA 18702  
(570)826-0510 or (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

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

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

SNYDER COUNTY

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

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

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

SOMERSET COUNTY

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

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

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

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

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

SULLIVAN COUNTYCCCS of Northeastern Pennsylvania

81 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

The Trehab Center of Northeastern PA

885 Elmira Street, PO Box 218  
Troy PA 16947  
(570)297-2101  
FAX (570)297-2799

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

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

German Street, PO Box 389  
Fax (570)297-2799  
(570)928-9668  
FAX (570)928-8144

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

7 Lake Avenue, Box 339  
Montrose PA 18801  
(570)278-3338 or (800)892-4045  
FAX (570)278-1889

SUSQUEHANNA COUNTYCCCS of Northeastern Pennsylvania

81 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

1400 Abington Executive Park, Suite 1

SUSQUEHANNA COUNTY (cont.)The Trehab Center of Northeastern PA

185 Elmira Street, PO Box 218  
Troy PA 16947  
(570)297-2101  
FAX (570)297-2799

17 Crafton Street  
Wellshoro PA 16901  
(570)724-5252  
FAX (570)724-3783

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

German Street, PO Box 389  
Fax (570)297-2799  
(570)928-9668  
FAX (570)928-8144

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

7 Lake Avenue, Box 339  
Montrose PA 18801  
(570)278-3338 or (800)892-4045  
FAX (570)278-1889

MOGA COUNTYCCCS of Northeastern Pennsylvania

81 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

The Trehab Center of Northeastern PA

185 Elmira Street, PO Box 218  
Troy PA 16947  
(570)297-2101  
FAX (570)297-2799

17 Crafton Street  
Wellshoro PA 16901  
(570)724-5252  
FAX (570)724-3783

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

German Street, PO Box 389  
Fax (570)297-2799  
(570)928-9668  
FAX (570)928-8144

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

7 Lake Avenue, Box 339  
Montrose PA 18801  
(570)278-3338 or (800)892-4045  
FAX (570)278-1889

UNION COUNTY

Lycoming-Clinton Counties  
Commission For Community Action (STEP)  
2138 Lincoln Street  
PO Box 1328  
Williamsport PA 17703  
(570)326-0587  
FAX (570)322-2197

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona PA 16602  
(814)944-8100  
FAX (814)944-3747

CCCS of Northeastern Pennsylvania

81 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

VENANGO COUNTYGreater Erie Community Action Committee

18 West 9th Street  
Erie PA 16501  
(814)459-4581  
FAX (814)459-0161

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

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

WARREN COUNTY

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

Warren-Forrest Counties Economic Opportunity Council  
1209 Pennsylvania Avenue, West  
PO Box 547  
Warren PA 16365  
(814)726-2400  
FAX (814)723-0510

Greater Erie Community Action Committee

18 West 9th Street  
Erie PA 16501  
(814)459-4581  
FAX (814)459-0161

WASHINGTON COUNTY

Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh PA 15219  
(412)391-1956 or (412)281-2102  
FAX (412)291-4512

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

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

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

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

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

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

WAYNE COUNTYCCCS of Northeastern Pennsylvania

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

81 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

The Trehab Center of Northeastern PA

185 Elmira Street, PO Box 218  
Troy PA 16947  
(570)297-2101  
FAX (570)297-2799

WAYNE COUNTY (cont.)The Trehab Center of Northeastern PA

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

German Street, PO Box 389  
Fax (570)297-2799  
(570)928-9668  
FAX (570)928-8144

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

7 Lake Avenue, Box 339  
Montrose PA 18801  
(570)278-3338 or (800)892-4045  
FAX (570)278-1889

WESTMORELAND COUNTY

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

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

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

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

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

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

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

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

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

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

Sheriff Docket # 13174

U.S. BANK

02-1604-CD

VS.

MULLINS, MICHAEL D.

COMPLAINT IN MORTGAGE FORECLOSURE

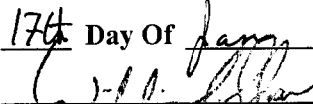
**SHERIFF RETURNS**

NOW OCTOBER 17, 2002 AT 1:05 PM DST SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MICHAEL D. MULLINS, DEFENDANT, AT RESIDENCE, 9TH. & PENN STS., GRAMPIAN, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING MICHAEL D. MULLINS A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF. SERVED BY: DAVIS/MORGILLO

**Return Costs**


Cost	Description
25.80	SHFF. HAWKINS PD. BY ATTY.
10.00	SURCHARGE PD. BY ATTY.

Sworn to Before Me This

17th Day Of January 2003  


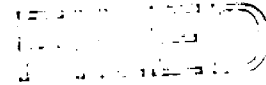
WILLIAM A. SHAW  
Prothonotary  
My Commission Expires  
1st Monday in Jan. 2006  
Clearfield Co., Clearfield, PA

So Answers,

  
Chester A. Hawkins  
Sheriff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447



JAN 20 2003

William A. Shaw  
Prothonotary

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :

VS.

NO. 2002-1604 CD

MICHAEL D. MULLINS

**PRAECIPE FOR ENTRY OF JUDGMENT AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Enter judgment in favor of Plaintiff and against Defendant, MICHAEL D. MULLINS for failure of said Defendant to file a responsive pleading to the Complaint within twenty (20) days after service thereof.

Please assess damages as follows:

BALANCE DUE	\$56,169.88
INTEREST (accrued thru 01/14/03 of \$3,888.69. Interest after 01/14/03 shall accrue at the per diem rate of \$15.18.)	3,888.69
LATE CHARGES (accrued thru 12/02 of \$172.69. Late charges after 12/02 shall accrue at the monthly rate of \$24.16.)	172.69
FEES BILLED	12.72

PRE-PAYMENT PENALTY	2,189.88
COSTS	300.00
ATTORNEY'S FEE	<u>2,800.00</u>
TOTAL	\$65,533.86

STERN AND STERCHO

BY:



CHRISTOPHER A. DeNARDO,  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :

VS.

NO. 2002-1604 CD

MICHAEL D. MULLINS

**AFFIDAVIT OF NON-MILITARY SERVICE**

COMMONWEALTH OF PENNSYLVANIA:

SS

COUNTY OF CLEARFIELD :

CHRISTOPHER A. DeNARDO, being duly sworn according to law, deposes and says,  
to the best of his knowledge, information and belief, Defendant's:

1. Last-known address is:

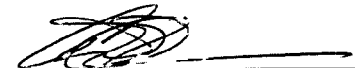
Michael D. Mullins  
P.O. Box 319  
Grampian, PA 16838

2. Is over the age of twenty-one.

3. Is not now nor has been within the last six (6) months in the Armed Services of the  
United States as defined in the Soldiers' Civil Relief Act of 1940, as amended.

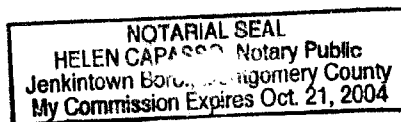
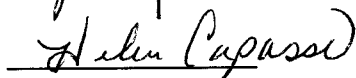
STERN AND STERCHO

BY:



CHRISTOPHER A. DeNARDO,  
Attorney for Plaintiff

Sworn to and subscribed  
before me this 14 day  
of January, 2003.



COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :

VS.

NO. 2002-1604 CD

MICHAEL D. MULLINS

**CERTIFICATION UNDER RULE 237.1**

I, the undersigned, attorney on the writ and attorney for Plaintiff, hereby certify that a ten day notice of intention to enter judgment by default was sent to Defendants in accordance with Pa. R.C.P. 237.1. A true and correct copy of said notice is attached hereto.

STERN AND STERCHO

BY:



CHRISTOPHER A. DeNARDO,  
Attorney for Plaintiff

U.S. BANK, N.A., as Trustee for New Century Home :COURT OF COMMON PLEAS  
Equity Loan Trust, Series 2002-A Asset-Backed Pass- CLEARFIELD COUNTY  
Through Certificates Series 2002-A,  
by its attorney in fact,  
OCWEN FEDERAL BANK FSB

VS.

:2002-1604-CD

MICHAEL D. MULLINS

To: MICHAEL D. MULLIN  
P.O. Box 319  
Grampian, PA 16838

Date of Notice: December 17, 2002

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) 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:

DAVID S. MEHOLICK, COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
TELEPHONE: (814) 765-2641 X 32

STERN AND STERCHO

BY: 

RICHARD F. STERN

Attorney for Plaintiff

410 The Pavilion

Jenkintown, PA 19046

(215) 572-8111

I.D. #03315

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :

VS.

NO. 2002-1604 CD

MICHAEL D. MULLINS

CERTIFICATE UNDER ACT 91 OF 1983

It is hereby certified that the Sheriff's Sale scheduled in the above-captioned matter is not protected under the Homeowner's Emergency Assistance And Mortgage Foreclosure Act, P.L. 1688, No. 621 because combined notice required by Section 403 of Act 6 of 1974 and Act 91 aforesaid, was sent to the Defendants, and no response was made in the appropriate period of time.

STERN AND STERCHO

BY:



CHRISTOPHER A. DeNARDO,  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB

VS.

NO. 2002-1604 CD

MICHAEL D. MULLINS

**CERTIFICATION OF ADDRESS**

It is hereby certified that the last known addresses of the parties are as follows:

U.S. Bank, N.A., as Trustee for New  
Century Home Equity Loan Trust, Series  
2002-A Asset-Backed Pass-Through  
Certificates Series 2002-A, by its attorney  
in fact, Ocwen Federal Bank FSB  
1675 Palm Beach Lakes Blvd.  
West Palm Beach, FL 33401

Michael D. Mullins  
P.O. Box 319  
Grampian, PA 16838

STERN AND STERCHO

BY:



CHRISTOPHER A. DeNARDO,  
Attorney for Plaintiff

FILED

Aug 14 2000

11:00 AM  
JAN 20 2003

William A. Shaw  
Prothonotary

Notice to Def. with 1 cc  
Statement to Atty



COPY

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :

VS.

NO. 2002-1604 CD

MICHAEL D. MULLINS

Notice is hereby given that a judgment in the above-captioned matter has been entered  
against MICHAEL D. MULLINS on January 20, 2003.

Prothonotary

By: \_\_\_\_\_  
Deputy

If you have questions concerning the above, please contact:

CHRISTOPHER A. DeNARDO, ESQ.  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
Telephone: (215) 572-8111

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

CC

U.S. Bank National Association  
Plaintiff(s)

No.: 2002-01604-CD

Real Debt: \$65,533.86

Atty's Comm:

Vs.

Costs: \$

Int. From:

Michaels D. Mullins  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 20, 2003

Expires: January 20, 2008

Certified from the record this 20th day of January, 2003.

\_\_\_\_\_  
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

**PRAECIPE FOR WRIT OF EXECUTION—(MORTGAGE FORECLOSURE)**  
**P.R.C.P. 3180-3183**

U.S. Bank, N.A., as Trustee  
 \_\_\_\_\_  
 \_\_\_\_\_  
 vs  
 Michael D. Mullins  
 \_\_\_\_\_  
 \_\_\_\_\_

IN THE COURT OF COMMON PLEAS OF  
 CLEARFIELD COUNTY, PENNSYLVANIA

No. 2002-1604 CD Term 19 E.D.  
 No. \_\_\_\_\_ Term 19 A.D.  
 No. \_\_\_\_\_ Term 19 J.D.

**PRAECIPE FOR WRIT OF EXECUTION**  
**(MORTGAGE FORECLOSURE)**

To the Prothonotary:

Issue writ of execution in the above matter:

Amount Due \$ 65,533.86

Interest from 1/14/03 at the per diem rate of \$15.18 and Costs.  
 until judgment is paid in full.



Attorney for the Plaintiff(s)

Christopher A. DeNardo, Esquire #78447

Note: Please furnish description of Property.

SEE ATTACHED LEGAL DESCRIPTION

FILED

JAN 20 2003

William A. Shaw  
 Prothonotary

No. 2002-1604 CD Term, 19 E.D.

No. Term, 19 A.D.

No. Term, 19 J.D.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY PENNSYLVANIA

U.S. Bank, N.A., as Trustee

vs

Michael D. Mullins

PREM: 9th AND PENN STREETS, GRAMPAN, PA 16838

**PRAECIPE FOR WRIT OF EXECUTION**  
(Mortgage Foreclosure)

Filed:

Christopher A. DeNardo  
Attorney for Plaintiff(s)  
#78447

Address:

Prem: 9th and Penn Streets, Grampian, PA 16838  
Where papers may be served.

FILED

JAN 20 2003

William A. Shaw  
Prothonotary

pd  
20.00  
600-13  
w/ desc.  
to SHS  
61

**Exhibit "A"**

**ALL that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:**

**BEGINNING** at an iron pin at the intersection of Penn Avenue and Ninth Street, said iron pin being the Northwest corner of the parcel herein described; thence along line of Ninth Street South 33 degrees 33 minutes West 94.7 feet to an iron pin on line of lands of J.L. Best; thence along line of lands of J.L. Best, South 60 degrees 15 minutes East 145 feet to an iron pin on line of other lands of Grantors; thence along line of land of Grantors, North 33 degrees 06 minutes East 85.09 feet to an iron pin on line of Penn Avenue; thence along line of Penn Avenue, North 56 degrees 27 minutes West 144 feet to an iron pin and place of beginning. **CONTAINING** .298 acre. **BEING** known and designated as Lots 322 and 321 and part of Lot 320 in the plot or plan of the Borough of Grampian. Being more particularly described in the map prepared by Lawrence P. Opalisky dated February 1984 attached hereto. MAP #009-F11-340-00039

**EXCEPTING AND RESERVING** from and out of the above-described land a piece of land containing 1,814.20 square feet, conveyed by Sherman M. Bloom and Leslie A. McDonald-Bloom, husband and wife, to Michael J. Spencer and Teresa L. Spencer, by deed dated May 10, 1999 and recorded May 10, 1999 at Clearfield County Instrument No. 199907391.

**BEING** the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 18, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_.

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

U.S. Bank, N.A., as Trustee for New Century Home  
Equity Loan Trust, Series 2002-A Asset-Backed Pass-  
Through Certificates Series 2002-A by its attorney in  
fact, Ocwen Federal Bank FSB

0051

Vs.

NO.: 2002-01604-CD

Michaels D. Mullins

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due U.S. BANK N.A., Plaintiff(s) from MICHAELS D. MULLINS,  
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:

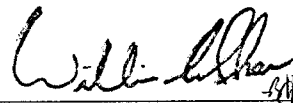
and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying  
any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise  
disposing thereof;

(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: \$65,533.86  
INTEREST: from 1/14/03 at the per diem rate of  
\$15.18 until judgment is paid in full  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 01/20/2003

PAID: \$120.00  
SHERIFF: \$

OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

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

Requesting Party: Christopher A. DeNardo  
410 The Pavilion  
Jenkintown, PA 19046

\_\_\_\_\_  
Sheriff

**Exhibit "A"**

**ALL** that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:

**BEGINNING** at an iron pin at the intersection of Penn Avenue and Ninth Street, said iron pin being the Northwest corner of the parcel herein described; thence along line of Ninth Street South 33 degrees 33 minutes West 94.7 feet to an iron pin on line of lands of J.L. Best; thence along line of lands of J.L. Best, South 60 degrees 15 minutes East 145 feet to an iron pin on line of other lands of Grantors; thence along line of land of Grantors, North 33 degrees 06 minutes East 85.09 feet to an iron pin on line of Penn Avenue; thence along line of Penn Avenue, North 56 degrees 27 minutes West 144 feet to an iron pin and place of beginning. **CONTAINING** .298 acre. **BEING** known and designated as Lots 322 and 321 and part of Lot 320 in the plot or plan of the Borough of Grampian. Being more particularly described in the map prepared by Lawrence P. Opalisky dated February 1984 attached hereto. MAP #009-F11-340-00039

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**BEING** the same premises conveyed by Sherman M. Bloom and Leslie M. Bloom, also known as Leslie A. McDonald-Bloom, husband and wife, to Michael D. Mullins, single, by deed dated January 18, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :

VS.

NO. 2002-1604 CD

MICHAEL D. MULLINS


PRAECIPE TO VACATE JUDGMENT

TO THE PROTHONOTARY:

Kindly VACATE the judgment that was entered against the Defendant on January 20, 2003.

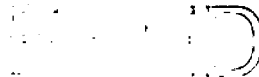
STERN AND STERCHO

BY:



CHRISTOPHER A. DeNARDO  
Attorney for Ocwen Federal Bank FSB

DATE: 01/22/03



JAN 24 2003

William A. Shaw  
Prothonotary

RECEIVED  
JAN 11 2003  
ND  
CC

William A. Shaw  
Prothonotary

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

CHRISTOPHER A. DeNARDO, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #78447

U.S. BANK, N.A., as Trustee for New Century :  
Home Equity Loan Trust, Series 2002-A Asset- :  
Backed Pass-Through Certificates Series 2002-A :  
by its attorney in fact, Ocwen Federal Bank FSB :

VS.

NO. 2002-1604 CD

MICHAEL D. MULLINS


PRAECIPE TO DISCONTINUE AND END WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly mark the above captioned matter "Discontinue and End Without Prejudice".

STERN AND STERCHO

BY:

  
CHRISTOPHER A. DeNARDO  
Attorney for Plaintiff

DATE: 05/07/03

**FILED**  
D. 12:00 PM / CC to atty  
MAY 09 2003  
copy to CA

William A. Shaw  
Prothonotary

**IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA**

**CIVIL DIVISION**

**U.S. Bank National Association**

**Vs.**

**No. 2002-01604-CD**

**Michaels D. Mullins**

**CERTIFICATE OF DISCONTINUATION**

Commonwealth of PA  
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on May 5, 2003, marked:

Discontinued and Ended without Prejudice

Record costs in the sum of \$155.80 have been paid in full by Attorney.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 9th day of May A.D. 2003.

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William A. Shaw, Prothonotary