

02-1604-CD U.S. BANK  
RICHARD E. STEIN, 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-CO

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

RECEIVED  
10/15/2002

10/15/2002  
m/3:50/w  
WILLIAM A. SHAW  
Prothonotary 80.-  
1 COUN TO SHER

**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

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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West Palm Beach, FL 33401 :  
VS. : NO.

MICHAEL D. MULLINS :  
P.O. Box 319 :  
Grampian, PA 16838 :  
VS. : NO.

**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

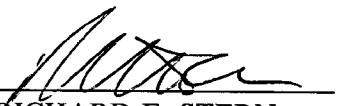
The attorney fees set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's

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: 

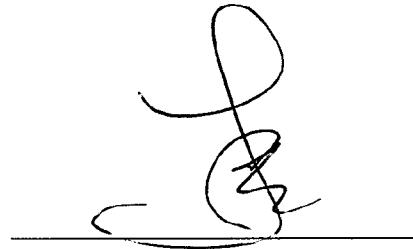
RICHARD F. STERN,  
Attorney for Plaintiff

**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.



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

**DATE:** 10/10/02

**Exhibit "A"**

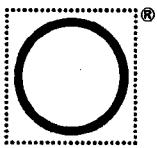
**ALL that certain lot or piece of land situate in the Borough of Grampian, County of Clearfield, and Commonwealth of Pennsylvania, being bounded and described as follows:**

**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 13, 2002 and recorded January 25, 2002 at Clearfield County Instrument No. \_\_\_\_\_.**

**EXHIBIT**



O C W E N

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 Notificaion 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 financial assistance to help save your home from foreclosure and

**EXHIBIT**

tabbies

SB

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.)
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)637-3768 FAX (717)637-3294	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962 (412)462-9964	CCCS of Northeastern Pennsylvania 9 South 7th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-3285	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	31 W Market St Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)334-4670		1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717)334-1518 FAX (717)334-8326		The Treibab Center of Northeastern PA 10 Public Avenue Monroe PA 18801 (570)278-3338 or (800)982-4045 FAX (570)278-1889
ALLEGHENY COUNTY	BEDFORD COUNTY	
Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill Road, Bldg 200 Pittsburgh PA 15220 (412)429-2842 FAX (412)429-2835	Bedford-Fulton Housing Services 10241 Lincoln Highway Everett PA 15537 (814)623-9129 FAX (814)623-7187	185 Elmira St PO Box 218 Troy PA 16947 (570)297-2101
Action Housing, Inc. 425 6th Ave, Suite 906 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 or (800)792-2801 FAX (412)391-4512	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	German Street, PO Box 389 Dushore PA 18614 (570)928-9668 FAX (570)928-8144
CCCS of Western Pennsylvania, Inc. 109 Smithfield Street Pittsburgh PA 15222 (412)471-7584	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	33 Walnut Street Wellington PA 16901 (570)724-5252 FAX (570)724-5783
Urban League of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412)227-4802 FAX (412)261-5207	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690	931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817
Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893	BERKS COUNTY	
ARMSTRONG COUNTY		BUCKS COUNTY
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243	Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Fottnville PA 17901 (717)622-1995 FAX (717)622-0429	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne PA 19047 (215)750-4310 FAX (215)750-4318
Indiana Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-3118	CCCS of Lehigh Valley 671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2744 (814) only FAX (610)821-8932	HACE 167 Allegheny Ave, 2nd FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122
BEAVER COUNTY	BLAIR COUNTY	Community Development Corp of Frankford 1620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
Action Housing, Inc. 425 6th Ave, Suite 906 Pittsburgh PA 15219 (412)391-1956 FAX (412)391-4512	Bedford-Fulton Housing Services RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	Northwest Counseling Service 5001 North Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753
Housing Opportunities of Beaver County, Inc. 550 Corporation St, Suite 207 Beaver, PA 15009 (724)728-7511	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)363-5663 FAX (215)864-2666
Housing Opportunities, Inc. 133 Seventh Street PO Box 9 McKeesport PA 15134	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047
	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	CCCS of Lehigh Valley 671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-8932
	BRADFORD COUNTY	American Credit Counseling Institute CCCS of Northeastern Pennsylvania

BUCKS COUNTY (cont.)	CARBON COUNTY (cont.)	ESTER COUNTY (cont.)
<u>American Credit Counseling Institute</u> 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 (610)821-4011 or (800)220-2733 FAX (610)821-8932	Community Housing Counseling, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243
<u>44 E. Dekalb Pike</u> King of Prussia PA 19406 (610)971-2210 FAX (610)265-4814	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clark Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Philadelphia Council for Community Adv 100 North 17 <sup>th</sup> Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941
<u>BUTLER COUNTY</u>	<u>19 South 7<sup>th</sup> Street</u> Stroudsburg PA 18360 (570)420-5980 or (800)922-9537 FAX (570)420-8981	Community Development Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2590 FAX (215)744-2012
<u>Action Housing, Inc.</u> 425 6 <sup>th</sup> Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	<u>31 W Market St</u> Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	CCCS of Delaware Valley Marshall Building 790 E Market St, Suite 215 West Chester PA 19382 (215)663-5665
<u>Housing Opportunities, Inc.</u> 550 Corporate St, Suite 207 McKeesport PA 15132 (412)664-1590 FAX (412)664-0873	<u>1631 S Atherton St, Suits 100</u> State College PA 16801 (814)238-3668 FAX (814)238-3669	<u>American Credit Counseling Institute</u> 845 Coates St Coatesville PA 19320 (888)212-6741
<u>Housing Opportunities, Inc.</u> 133 Seventh Street PO Box 9 McKeesport PA 15134 (412)664-1906 FAX (412)664-0873	<u>Commission on Economics Opportunity of Luzerne County</u> 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0310 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	<u>755 York Rd, Suite 103</u> Warminster PA 18974 (215)444-9429 FAX (215)956-6344
<u>CCCS of Western PA</u> YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812	<u>CENTRE COUNTY</u>	<u>144 E. Dekalb Pike</u> King of Prussia PA 19406 (610)971-2210 FAX (610)265-4814
<u>Mon Valley Unemployed Committee</u> 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	<u>CLARION COUNTY</u>
<u>Credit Counselors of PA</u> 801 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	<u>Lycoming-Clinton Co Comm For Community Action (STEP)</u> 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197	<u>CCCS of Western PA</u> YMCA Building 339 North Washington Street Butler PA 16001 (412)282-7812
<u>CAMBRIA COUNTY</u>	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669	<u>CLEARFIELD COUNTY</u>
<u>Bedford-Fulton Housing Services</u> RD #1, Box 384 Ebensburg PA 15337 (814)623-9129 FAX (814)623-7187	<u>CCCS of Northeastern Pennsylvania</u> 201 Basin Street Williamsport PA 17703 (570)326-0587 FAX (570)322-2197	<u>Keystone Economic Development Corporation</u> 1934 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688
<u>Indiana Co. Community Action Program</u> 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	<u>CHESTER COUNTY</u>	<u>CCCS of Western Pennsylvania</u> 219-A College Park Plaza Johnstown PA 15904 (814)539-6335
<u>CCCS of Western PA</u> 219-A College Park Plaza Johnstown PA 15904 (814)539-6445	<u>Acorn Housing Corporation</u> 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427	<u>Indiana Co. Community Action Program</u> 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118
<u>Keystone Economic Development Corporation</u> 1934 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	<u>Budget Counseling Center</u> 247 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610)375-7830	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
<u>Tableland Services, Inc.</u> 535 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-3690	<u>HACE</u> 167 Allegheny Ave, 2 <sup>nd</sup> FL Philadelphia PA 19140 (215)26-8025 FAX (215)26-9122	<u>CLINTON COUNTY</u>
<u>CAMERON COUNTY</u>	<u>Media Fellowship House</u> 302 S Jackson St Media PA 19063 (610)565-0846 FAX (610)565-8567	<u>Lycoming-Cinton Counties Commission For Community Action (STEP)</u> 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197
<u>Northern Tier Community Action Corp</u> PO box 389 135 West 4 <sup>th</sup> Street Emporia PA 15834 (814)486-1161 FAX (814)486-0825	<u>Tabor Community Services Inc.</u> 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5062 (H.O. only) FAX (717)399-4127	<u>CCCS of Northeastern PA</u> 201 Basin Street Williamsport PA 17703 (570)321-6627 FAX (570)323-6626
<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	<u>American Red Cross of Chester</u> 1729 Edgemont Ave Chester PA 19013 (610)874-1484	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814)238-3669
<u>CARBON COUNTY</u>	<u>Northwest Counseling Services</u> 5001 N Broad Street Philadelphia PA 19141 (215)24-7300 FAX (215)324-8753	

COLUMBIA COUNTY	DELAWARE COUNTY (cont.)	YAYETTE COUNTY (cont.)
<u>CCCS of Northeastern Pennsylvania</u> 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	CCCS of Delaware Valley 1515 Market Street, Suite 1323 Philadelphia PA 19107 (215)563-5665 FAX (215)563-7020	Tableland Services Inc. 131 North Center Avenue Somerset PA 15501 (814)445-9628 FAX (814)443-1690
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Media Fellowship House 302 S Jackson Street Media PA 19063 (610)565-0846 FAX (610)565-8567	Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893
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)836-4090 TUNKHANNOCK (610)874-1484	Philadelphia Council for Community Adv 100 North 17 <sup>th</sup> Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)563-9941	Payette County Community Action Agency, Inc. 137 North Beeson Avenue Uniontown PA 15401 (724)437-6050 or (800)427-INFO FAX (412)437-4418
<u>CRAWFORD COUNTY</u> Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-4744 FAX (814)453-5749	American Red Cross of Chester 1729 Edgemont Ave Chester PA 19013 (610)874-1484	CCCS of Western PA 199 Edison Street Uniontown PA 15401 (724)439-8939
John P. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	Northwest Counseling Services 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	Mon Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)62-9962
Greater Erie Community Action Committee 18 West 9 <sup>th</sup> Street Erie PA 16501 (814)459-4581 FAX (814)456-0161	HACE 167 Allegheny Ave, 2 <sup>nd</sup> FL Philadelphia PA 19140 (215)426-8025 FAX (215)426-9122	<u>FORREST COUNTY</u> Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street PO Box 547 Warren PA 16365 (814)726-2400 FAX (814)723-0510
Shenango Valley Urban League, Inc. 501 Indiana Avenue Farell PA 16121 (412)981-5310	Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243	<u>FRANKLIN COUNTY</u> Community Development Corp of Frankford Group Ministry 620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
<u>CUMBERLAND COUNTY</u> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	CCCS of Delaware Valley 280 North Providence Road Media PA 19063 (215)563-5665	Financial Services Unlimited 31 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285
Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	ACCI 175 Stafford Ave, Suite 1 Wayne PA 19087 (610)971-2210 FAX (610)687-7860	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176
Financial Counseling Services of Franklin 31 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285	ACCI 144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227
YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589	ELK COUNTY John P. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	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	Northern Tier Community Action Corp PO Box 389 135 West 4 <sup>th</sup> Street Emporium PA 15834 (814)866-1161 FAX (814)486-0825	YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589
Adams County Housing Authority 139-143 Carlisle St. Gettysburg PA 17325 (717)334-1518 FAX (717)334-8326	ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-4744 FAX (814)453-5749	American Red Cross—Hanover Chapter 229 Carlisle Street Hanover PA 17331 (717)234-5925 FAX (717)637-3294
<u>DAPHIN COUNTY</u> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	John P. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227	Greater Erie Community Action Committee 18 West 9 <sup>th</sup> Street Erie PA 16501 (814)459-4581 FAX (814)456-0161	Adams County Housing Authority 139-143 Carlisle St. Gettysburg PA 17325 (717)334-1518 FAX (717)334-8326
Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	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	FULTON COUNTY Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187
<u>DELAWARE COUNTY</u>		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 Mifflin Street Huntingdon PA 16652 (814)643-2343

GREENE COUNTY	LACKAWANNA COUNTY (cont.)	LUZERNE COUNTY (cont.)
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	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	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429
Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893 FAX (412)627-7713	<u>LANCASTER COUNTY</u>  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 3671 Crescent Court East Whitehall PA 18052 (215)821-4011 or (800)220-2733 (717) & (814) ONLY FAX (215)821-8932	<u>LYCOMING COUNTY</u>  CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1783  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
Mon Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	  Tabor Community Services Inc. 339 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5062 FAX (717)399-4127	  Lycoming-Clinton Counties Commission for Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197
<u>HUNTINGDON COUNTY</u>	<u>LAURENCE COUNTY</u>	<u>MCKEAN COUNTY</u>
Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	CCCS of Western Pennsylvania 1 <sup>st</sup> Federal Plaza—Suite 406 North Mill Street New Castle PA 16101 (724)652-8074	John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	312 Chestnut Street, Suite 227 Meadville PA 16335 (814)333-8570  Shenango Valley Urban League, Inc. 501 Indiana Avenue Farell PA 16121 (724)981-5310	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
<u>INDIANA COUNTY</u>	  Housing Opportunities of Beaver County 650 Corporation St, Suite 207 Beaver PA 15009 (724)728-7202 FAX (412)728-7202	<u>MERCER COUNTY</u>
CCCS of Western Pennsylvania, Inc. 9 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290	  Shenango Valley Urban League, Inc. 501 Indiana Avenue Farell PA 16121 (724)981-5310	Shenango Valley Urban League, Inc. 501 Indiana Avenue Farell PA 16121 (724)981-5310
Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	  LEBANON COUNTY	  CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812
Indiana Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	<u>MIFFLIN COUNTY</u>
CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6335	  Labor Community Services Inc. 339 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-5062 FAX (717)399-4127	CCCS of Western Pennsylvania, Inc. 317 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747
<u>JEFFERSON COUNTY</u>	  CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 (370) & (814) ONLY FAX (610)821-8932	  CCCS OF Northeastern PA 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-3668 FAX (814) 238-3669
John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	  Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343
Indiana Co. Community Action Program 327 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	  LUZERNE COUNTY	  MONROE COUNTY
CCCS of Western PA YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812	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	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
<u>JUNIATA COUNTY</u>	  Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359	  9 South 7 <sup>th</sup> Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	  1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	  1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	  Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0359	  Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702
<u>LACKAWANNA COUNTY</u>		
CCCS of Northeastern Pennsylvania		

<b>MONTGOMERY COUNTY</b>	<b>PHILADELPHIA COUNTY (cont.)</b>	<b>ELYDER COUNTY</b>
Acorn Housing Corporation 346 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-427	Media Fellowship House 302 S Jackson Street Media PA 19063 (610)563-0846 FAX (610)565-8567	CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670
CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown PA 19401 (215)563-5663	POCA 100 North 17 <sup>th</sup> Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)963-9941	Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)541-1757 FAX (717)234-9459
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)24-7500 FAX (215)24-8753	CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215)563-5663	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227
Community Action Development Commission 701 Dekalb Street Norristown PA 19401 (610)277-6363 FAX (610)277-2123	Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia PA 19102 (215)545-6010 FAX (215)790-9132	<b>SOMERSET COUNTY</b>
<b>NORTHUMBERLAND COUNTY</b>	Housing Association of Delaware Valley 558 North Watts Street Philadelphia PA 19123 (215)978-0224 FAX (215)765-7614	Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187
CCCS of Northeastern Pennsylvania	Community Development Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012	Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown PA 15901 FAX (814)539-1688
31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888)212-6741	CCCS of Western Pennsylvania, Inc. 41 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6335
201 Basin Street Williamsport PA 17703 (570)221-6627 FAX (570)323-6626	755 York Rd, Suite 103 Warrington PA 18974 FAX (215)956-6344	Tableland Services Inc. 131 North Center Avenue Somerset PA 15501 (814)443-9628 FAX (814)443-3690
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	<b>PIKE COUNTY</b>	<b>SULLIVAN COUNTY</b>
<b>PERRY COUNTY</b>	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	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
Urban League of Metropolitan Harrisburg 2107 N 6 <sup>th</sup> Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	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
YWCA of Carlisle 801 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589	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
Financial Counseling Services of Franklin 31 West 3 <sup>rd</sup> Street Waynesboro PA 17268 (717)762-3285	<b>POTTER COUNTY</b>	17 Crafton Street Wellsville PA 16901 (570)724-5252 FAX (570)724-5783
Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	Northern Tier Community Action Corp 135 West 4 <sup>th</sup> Street Emporium PA 15834 (814)486-1161 FAX (814)486-0825	103 Warren Street, PO Box 709 Tunkhannock PA 18657 (370)836-6840 FAX (570)836-6332
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227	<b>SCHUYLKILL COUNTY</b>	German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144
<b>PHILADELPHIA COUNTY</b>	Comunitiion on Economics Opportunity of Luzerne County 613 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)453-5631—CALL BEFORE FAXING (570)836-0990 TUNKHANNOCK	931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1995 FAX (570)622-0429	7 Lake Avenue, Box 339 Montrose PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889
CCCS of Delaware Valley 1315 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5663 FAX (215)563-7020	CCCS of Lehigh Valley PO Box A Whitehall PA 18052 (610)821-4011 FAX (610)821-8932	<b>SUSQUEHANNA COUNTY</b>
HACC		1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135

SUSQUEHANNA COUNTY (cont.)	VENANGO COUNTY	AYNE COUNTY (cont.)
<u>The Trehab Center of Northeastern PA</u>		<u>The Trehab Center of Northeastern PA</u>
85 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799	Greater Erie Community Action Committee 18 West 9 <sup>th</sup> Street Erie PA 16501 (814)459-4581 FAX (814)459-0161	103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332
17 Crafton Street Wellboro PA 16901 (570)724-5252 FAX (570)724-5783	John R. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144
103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812	931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817
German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144	<u>WARRIOR COUNTY</u>	7 Lake Avenue, Box 339 Montrose PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889
931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817	Booker T. Washington Center 1720 Holland Street Erie PA 16503 (814)453-5744 FAX (814)453-5749	<u>WESTMORELAND COUNTY</u>
7 Lake Avenue, Box 339 Montrose PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889	Warren-Forrest Counties Economic Opportunity Council 1209 Pennsylvania Avenue, West PO Box 547 Warren PA 16365 (814)726-2400 FAX (814)723-0510	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
<u>TIOGA COUNTY</u>	Greater Erie Community Action Committee 18 West 9 <sup>th</sup> Street Erie PA 16501 (814)459-4581 FAX (814)459-0161	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290
<u>CCCS of Northeastern Pennsylvania</u>	<u>WASHINGTON COUNTY</u>	Housing Opportunities, Inc. 133 Seventh Street McKeesport PA 15132 (412)664-1590 FAX (412)664-0873
81 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	Action Housing, Inc. 425 6 <sup>th</sup> Avenue, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)291-4512	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601	Keystone Economic Development Corporation 1944 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688
<u>The Trehab Center of Northeastern PA</u>	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
185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799	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
German Street, PO Box 389 Fax (570)297-2799 (570)928-9668 FAX (570)928-8144	Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893	CCCS of Western Pennsylvania, Inc. 199 Edison Street Uniontown PA 15401 (724)439-8939
931 Main Street Honesdale PA 18431 (570)253-8941 FAX (570)253-4817	CCCS of Western Pennsylvania, Inc. 53 N College Street Washington PA 15301 (724) 222-8292	Mon Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964
7 Lake Avenue, Box 339 Montrose PA 18801 (570)278-3338 or (800)892-4045 FAX (570)278-1889	Mon Valley Unemployed Committee 120 E. 9 <sup>th</sup> 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
<u>UNION COUNTY</u>	<u>WAYNE COUNTY</u>	
Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)26-0587 FAX (570)322-2197	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	
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-3747	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
<u>CCCS of Northeastern Pennsylvania</u>	<u>The Trehab Center of Northeastern PA</u>	<u>The Trehab Center of Northeastern PA</u>
81 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785	185 Elmira Street, PO Box 218 Troy PA 16947 (570)297-2101 FAX (570)297-2799	185 Elmira Street, PO Box 218 Tunkhannock PA 18657 (570)836-6840 FAX (570)836-6332
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135		

**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**

<b>Cost</b>	<b>Description</b>
<b>25.80</b>	<b>SHFF. HAWKINS PD. BY ATTY.</b>
<b>10.00</b>	<b>SURCHARGE PD. BY ATTY.</b>

**Sworn to Before Me This**

17th Day Of January 2003 EDS  
1-10-03

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

**So Answers,**

Chester A. Hawkins  
By Mandy Harry  
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.

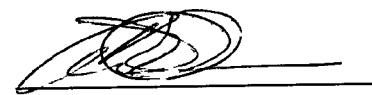
Please assess damages as follows:

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.

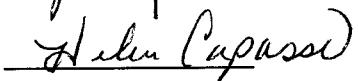
3. Is not now nor has been within the last six (6) months in the Armed Services of the United States as defined in the Soldiers' Civil Relief Act of 1940, as amended.

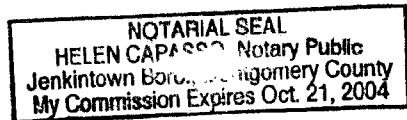
STERN AND STERCHO

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

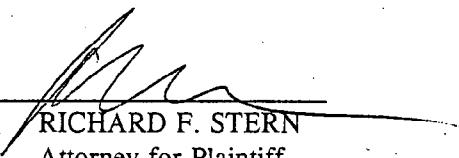
Date of Notice: December 17, 2002

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  
M 10:02 AM  
JAN 20 2003  
Statement to Atty  
William A. Shaw  
Prothonotary  
EJ

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

U.S. Bank National Association  
Plaintiff(s)

CC

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.

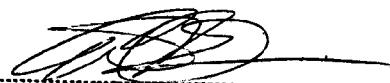
**PRAECIPE FOR WRIT OF EXECUTION  
 (MORTGAGE FORECLOSURE)**

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 \$15.48 and Costs.  
 until judgment is paid in full.

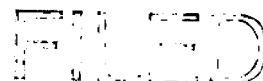


Attorney for the Plaintiff(s)

Christopher A. DeNardo, Esquire #78447

Note: Please furnish description of Property.

SEE ATTACHED LEGAL DESCRIPTION



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, GRAMPIAN, PA 16838

PRAECLP FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Filed:

Plaintiff pd 20.00  
M/1036376  
JAN 20 2003  
w/ descr.

William A. Shaw to Shff  
Prothonotary

Cor  
L

Christopher A. DeNaray *Attorney for Plaintiff (s)*  
#78447

Address:

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

**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

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

PAID: \$120.00

INTEREST: from 1/14/03 at the per diem rate of  
\$15.18 until judgment is paid in full

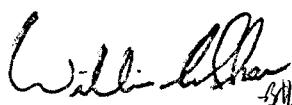
SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 01/20/2003



\_\_\_\_\_  
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

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 15, 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

\\Server\\office docum\\Stacey\\Praecipe\\Mullins.Vacate judgment.Clearfield.012203.wpd

1/11/03  
JAN 2 4 2003  
NO  
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 / C.C. & Cert of Rec  
to att'd  
copy to CA  
MAY 09 2003

William A. Shaw  
Prothonotary

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

**CIVIL DIVISION**

**U.S. Bank National Association**

**Vs.**  
**Michaels D. Mullins**

**No. 2002-01604-CD**

**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.

---

William A. Shaw, Prothonotary