

03-350-CD
NATIONAL CITY BANK OF PA -vs- THOMAS DUVAL & SALLY
DUVAL

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

THOMAS DUVAL AND
SALLY DUVAL
Defendants

No. 03-350-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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

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PA I.D. #68013
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Pittsburgh, PA 15219
412-456-8100

FILED

MAR 13 2003

William A. Shaw
Prothonotary

BERNSTEIN FILE NO. F0025077

CERTIFICATE OF ADDRESS:
RR1, BOX 54
PENN TOWNSHIP
PARCEL NO. #125.0-F-10-000-00067

NOTICE

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

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in interest
to INTEGRA MORTGAGE COMPANY
Plaintiff

vs. No.

THOMAS DUVAL AND
SALLY DUVAL
Defendants

NOTICE AND COMPLAINT

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served upon you, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court, without further notice, for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

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

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

COMPLAINT

1. National City Bank of Pennsylvania, successor in interest to Integra Mortgage Company, is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio and is hereinafter referred to as "Plaintiff".
2. Defendants are adult individuals who reside at RR1, Box 54, Grampian, Clearfield County, Pennsylvania 16838.
3. On or about October 13, 1994 Defendants executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendants. Said Mortgage was recorded in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1637, Page 189. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.
4. Of even date with said Mortgage, Defendants executed and delivered to Plaintiff a Note, a copy of which is attached hereto, marked Exhibit "2" and made a part hereof.
5. By the terms and conditions of the aforementioned Mortgage and Note, Defendants agreed to repay certain sums to Plaintiff and, in so doing, to make certain monthly payments to Plaintiff as is more specifically shown by said Mortgage and Note.

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

7. On or about September 5, 2002 Notice of Homeowner's Emergency Act of 1983 were sent to Defendants in accordance with Act 91 of 1983(P.L.385, No. 91), as amended, and in accordance with Act 6 of 1974 (P.L. 11, No. 6), as amended, and pursuant to 12 PA.Code Chapter 31, Subchapter B, Section 31.201 et seq., as amended, and that an action on said Mortgage may be commenced after 33 days from the postmark date of said Notices. Said Notices Further advised Defendants of Defendant's rights and obligations in accordance with said Acts. Copies of said notices are attached hereto marked Exhibit "3", and made a part hereof.

8. Plaintiff avers that the outstanding principal balance due is \$29,049.87.

9. Plaintiff is entitled to interest at the rate of 8.625 percent per annum. Interest due from June 1, 2002 through and including March 15, 2003 amounts to \$1,997.52.

10. Pursuant to the terms and conditions of the aforementioned mortgage, Plaintiff, at its discretion, may do or pay whatever is necessary to protect the value of the property and Plaintiff's rights in the property. This sum is currently is \$186.76.

12. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$122.50 as of March 15, 2003.

13. By the terms of the aforementioned mortgage, Plaintiff is entitled to collect its reasonable attorneys' fees, which currently are \$850.00 and which will increase at the rate of \$110.00 per hour depending on the extent of litigation required.

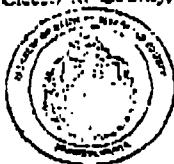
14. Although repeatedly requested to do so by Plaintiff, Defendants willfully failed and refused to pay the aforesaid balance, interest, escrow advances, late charges, attorney fees or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure against Defendants, jointly and severally, in the amount of \$30,209.13 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN LAW FIRM, P.C.

By: Marlene J. Bernstein
Marlene J. Bernstein, Esquire
Attorneys for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100
BERNSTEIN FILE NO. F0025077

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



Karen L. Stark

Karen L. Stark
Recorder of Deeds

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CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 2:01 PM 10-13-94
BY Debra L. Gable
FEES \$8.00
Karen L. Stark, Recorder

[Sign Above This Line For Recording Date]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 13, 1994
The mortgagors THOMAS DOVAL AND SALLY DOVAL

("Borrower"). This Security Instrument is given to Integra Mortgage Company

which is organized and existing under the laws of Commonwealth of Pennsylvania
and whose address is 320 Allegheny Center Mall Pittsburgh, PA 15212-5352
("Lender"). Borrower owes Lender the principal sum of
Dollar (U.S.\$ 32,500.00).
Thirry, one thousand Five hundred and 00/100 due the same date as this Security Instrument ("Note"), which provides for
monthly payments, with the full debt, if not paid earlier, due and payable on November 1, 2024. This Security Instrument
instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,
extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph
7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements
under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to
Lender the following described property located in CLEARFIELD
County, Pennsylvania.

SEE ATTACHED LEGAL DESCRIPTION

Which has the address of RD 2, BOX 24
Pennsylvania 16828
(24 Code) ("Property Address");
PENNSYLVANIA-Single Family-PENNSYLVANIA UNIFORM INSTRUMENT
Form 3010 3/94 Amended 4/91

GRANTOR

(Name, City)

EXHIBIT

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

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when
due the principal of and interest on the debt evidenced by the Note and any prepayments and late charges due under
the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall
pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for:
(a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b)
yearly insurance premiums or ground rents on the Property, if any; (c) yearly hoa or property insurance premium(s);
(d) yearly flood insurance premium(s); (e) yearly mortgage insurance premium, if any; and (f) any sums payable by
Borrower to Lender in accordance with the provisions of paragraph K, in the event of the payment of mortgage insurance
premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not
to exceed the maximum amounts a lender for a federally related mortgage loan may require for Borrower's escrow
account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C.
Section 2601 et seq. ("RESPA"), unless applicable law that applies to the Funds sets a lesser amount. If so, Lender may,
at any time, collect and hold Funds in an amount not to exceed the lesser amount. If so, Lender may
estimate the amount of funds due on the basis of current data and reasonable estimates of expenditures of future Escrow items or otherwise
in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity
(including Lender if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to
pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the
escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law
permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an
independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law pro-
vides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be
required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however,
that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the
Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The
Funds are pledged as additional security for all the sums secured by this Security Instrument.

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

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower
any Funds held by Lender. If under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the
acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit
against the sums secured by this Security Instrument.

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

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to
the Property which may attain priority over this Security Instrument, and household payments or ground rents, if any.
Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid to that manner. Borrower
shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of
payments to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish
to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)
agrees in writing to the payment of the obligation secured by the lien to a manner acceptable to Lender; (b) consents
in good faith the lien by, or defends against enforcement of the lien, legal proceedings which in the Lender's opinion
appear to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to
Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject
to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien;
Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Form 3430 MM

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

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

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess insurance paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has failed to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30 day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend payment. If under paragraph 21 the Property is required by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application. Lender shall, Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy. Unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extraordinary circumstances exist which are beyond Borrower's control, Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall be in default if any foreclosure action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by curing the action or proceeding to be eliminated with a ruling that, in Lender's good faith determination, provides for forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loans evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

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

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

8. Mortgage Insurance. If Lender requires mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premiums being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be

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required, at the option of Lender, if mortgage insurance coverage (b) the amount and for the period that Lender requires by an insurer approved by Lender again becomes available and is obtained, Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. **Inspection.** Lender or its agent may make reasonable visits upon and inspections of the Property.

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

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

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

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

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

12. **Successors and Assigns; Waiver; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant, and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

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

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

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

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

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

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

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have reinstatement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. These conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorney's fees; and (d) takes such action as Lender may reasonably require to ensure that the title of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

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

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

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorney's fees and costs of title evidence to the extent permitted by applicable law.

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

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23. Waivers. Borrower, to the extent permitted by applicable law, waives and releases any error or defect in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future law providing for stay of execution, extension of time, exemption from attachment or, levy and sale, and homestead exemptions.

24. Redemption Period. Borrower's time to redeem provided in paragraph 18 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

25. Purchase Money Mortgage. If any of the debt accepted by this Security Instrument is held in Borrower as acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

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

27. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

Adjustable Rate Rider Condominium Rider 1-4 Family Rider
 Graduated Payment Rider Planned Unit Development Rider Biweekly Payment Rider
 Balloon Rider Rate Improvement Rider Second Home Rider
 Other(s) [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and to any rider(s) executed by Borrower and recorded with it.

Witness:

Thomas R. Duval (Seal)
 THOMAS DUVAL Borrower

Sally Duval (Seal)
 SALLY DUVAL Borrower

(Seal) (Seal)
Certificate of Residence: _____ Borrower _____ Borrower

I, Daniel C. Bell, do hereby certify that the correct address
of the within-named Mortgagee is 115 Allegheny Center Hall, Pittsburgh, PA 15212-5356
Witness my hand this 13th day of October 1994 Frank J. Smeal

Agent of Mortgage

COMMONWEALTH OF PENNSYLVANIA,
On this, the 13th day of October, 1994, before me, the undersigned officer, per-

son whose name is subscribed to the within instrument and acknowledged that executed the same for the purposes
herein contained.

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

My Commission Expires:



Form 3009-2000

vol 1637 rec 195

INTEGRA MORTGAGE COMPANY
RE: THOMAS DUVAL and SALLY DUVAL MORTGAGE-DESCRIPTION

ALL those certain lots or parcels of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a 3/4 inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running; thence along the northern right of way Pennsylvania State Route SR-0879 North 72 degrees 26 minutes 17 seconds West a distance of 269.60 feet to a 3/4 inch rebar (set), said rebar being the southeast corner of land of Thomas L. Hamic, Jr. and Janet K. Hamic as recorded in Deed Book 1086, Page 83; thence along the eastern line of lands of Thomas L. Hamic, Jr. and Janet K. Hamic North 33 degrees 19 minutes 56 seconds East a distance of 239.28 feet to a 3/4 inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr.; thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 69 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a 3/4 inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances; South 31 degrees 41 minutes 43 seconds West a distance of 169.84 feet to an existing 3/4 inch rebar; South 72 degrees 26 minutes 28 seconds East a distance of 50.00 feet to a 3/4 inch rebar (set); South 31 degrees 41 minutes 44 seconds West a distance of 50.00 feet to a 3/4 inch rebar (set) and place of beginning.

CONTAINING 1.14 acres as shown on map prepared by Curry and Associates dated October 10, 1994. Bearing based on map prepared by the Curwensville Engineers for William H. Caldwell dated October 6, 1956 and recorded in Deed Book 454, Page 287.

BEING the same premises which Dennis W. Davis and Shirley J. Davis, husband and wife, conveyed to the Mortgagors herein by Deed dated the 17th day of October, 1994, not yet, but intended to be recorded concurrently herewith.

Entered of Record 10-13-1994 - JDPA Karen L. Starci, Recorder

8. **OBLIGATIONS OF PERSONS UNDER THIS NOTE**

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

9. **WAIVERS**

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

10. **UNIFORM SECURED NOTE**

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

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

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

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

Thomas D Duval (Seal)
THOMAS DUVAL
556-02-8389
-Borrower

SSN:
Sally Duval (Seal)
SALLY DUVAL
571-35-0896
-Borrower

SSN:
_____(Seal)
-Borrower

SSN:
_____(Seal)
NOV 30 1994
-Borrower

PAY TO THE ORDER OF (WITHOUT RE COURSE)
SSN:

INTEGRA MORTGAGE COMPANY (Sign Original Only)

BY Beverly J Kraus

BEVERLY J. KRAUS
ASSISTANT VICE PRESIDENT

National City Mortgage

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

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

September 05, 2002

Thomas Duval
Rr 1 Box 54
Grampian PA 16838

Loan No. 849251-3
Current Servicer: National City Mortgage

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Rr 1 Box 54
Grampian PA 16838

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
07/01/2002 - 09/01/2002
and the following amount(s) are now past due:

Monthly Payments	942.78
Late Charges	24.50
Less Suspense Balance	.00-
Total Due	967.28

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

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

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 967.28, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable)

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to Foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BE-HALF.

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

ADAMS COUNTY

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

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

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

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

ALLEGHENY COUNTY

Pennsylvania Housing Finance
Agency
(Marcia Hess)
2275 Swallow Hill road, Bldg 200
Pittsburgh, PA 15220
(412) 429-2842
FAX (412) 429-2835

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

Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412)281-2102 or
1 (800) 792-2801
FAX (412)-391-4512

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

CCCS of Western Pennsylvania, Inc.
309 Smithfield Street
Pittsburgh, PA 15222
(412) 471-7584

Housing Opportunities
133 Seventh Street
McKeesport PA 15132
(412) 664-1906
Fax (412) 664-0873

Urban League Of Pittsburgh
Bldg. For Equal Opportunity
One Smithfield St.
Pittsburgh PA 15222-2222
(412) 227-4802
FAX (412) 261-5207

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

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

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

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

BEAVER COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956
FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
971 Third Street
Beaver, PA 15009
(724) 774-0798

Housing Opportunities of Beaver
County, Inc.
650 Corporation St, Suite 207
Beaver, PA 15009
(724) 728-7511

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

Housing Opportunities Inc.
133 Seventh Street
P.O. Box 9
McKeesport PA 15134

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

BEDFORD COUNTY
Bedford-Fulton Housing Services
10241 Lincoln Highway
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

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

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

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

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

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall PA 18052
(610) 821-4011 or 800-220-2733
(814) only
FAX (610) 821-8932

Economic Opportunity Cabinet of
Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(717) 622-1995
FAX (717) 622-0429

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

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

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

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

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

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

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

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

1631 S Atherton St, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 2383669

The Trehab Center of Northeastern PA
10 Public Avenue
Monroe, PA 18801
(570) 278-3338 or 800-982-4045
FAX (570) 278-1889

185 Elmira Street
P.O. Box 218
Troy, PA 16947
(570) 297-2101

German Street, P.O. Box 389
Dushore, PA 18614
(570) 928-9668
FAX (570) 928-8144

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

33 Walnut Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783
931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

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

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

Bucks County Housing Group, Inc.
140 East Richardson Avenue
Langhorne, PA 19047
(215) 750-4310
FAX (215) 750-4318

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

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

CCCS of Delaware Valley
Trevose Corporate Center
4606 Street Road
Trevose PA 19047
(215) 563-5665

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

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

American Credit Counseling Institute
845 Coates St.
Coatesville PA 19320
(888) 212-6741

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

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

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

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

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

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

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

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

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

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

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

Keystone Econ Development Corp.
1954 Mary Grace Lane
Johnstown PA 15901
(814) 535-6556
FAX (814) 539-1688

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

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

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

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

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

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

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

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

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

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

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

Commission on Economics Opportunity
of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
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CENTRE COUNTY
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217 E. Plank Road
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CHESTER COUNTY
Acorn Housing Corporation
846 North Broad Street
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(215) 765-1221
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Northwest Counseling Services
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500
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Budget Counseling Center
247 North Fifth Street
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CCCS of Delaware Valley
1515 Market Street, Suite 1325
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HACE
167 W. Allegheny Ave, 2nd Fl.
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Community Housing Counseling Inc
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Media Fellowship House
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American Red Cross of Chester
1729 Edgemont Avenue
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(610) 874-1484

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YMCA Building
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Butler, PA 16001
(412) 282-7812

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CCCS of Western PA
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Commission on Economics Opportunity
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CRAWFORD COUNTY
Booker T. Washington Center
1720 Holland Street
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John F. Kennedy Center, Inc.
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Shenango Valley Urban League, Inc.
601 Indiana Avenue
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FAX (412) 391-4512

Community Action Southwest
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Waynesburg, PA 15370
(724) 852-2893

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

Fayette Co. Community Action
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137 North Beeson Avenue
Uniontown, PA 15401
(724) 437-6050 OR 1-800-427-INFO

FAX (412) 437-4418
Tableland Services Inc.
131 North Center Avenue
Somerset, PA 15501
(814) 445-9628
FAX (814) 443-3690

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

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

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Warren-Forrest Counties Economic
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Post Office Box 547
Warren, PA 16365
(814) 726-2400
FAX (814) 723-0510

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Waynesboro, PA 17268
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Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
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Chapter
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FAX (814) 623-7187

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CCCS of Western Pennsylvania, Inc.
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York, PA 17403
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FAX (412) 462-9964

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Indiana Co. Community Action Program
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1954 Mary Grace Lane
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FAX (814) 539-1688

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

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(814) 898-0400
FAX (814) 898-1243

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YMCA Building
339 North Washington Street
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(570) 587-9163 or 800-955-9537
FAX (570) 587-9134/9135

LANCASTER COUNTY

Community Housing Counselors,
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Kennett Square, PA 19348
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FAX (215) 444-3178

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(215) 821-4011 1-800-220-2733
(717) & (814) ONLY
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312 Chestnut Street, Suite 227
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Shenango Valley Urban League, Inc.

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Farrell, PA 16121
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Housing Opportunities of Beaver
County
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LEBANON COUNTY

Economic Opportunity Cabinet of
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225 North Centre Street
Pottsville, PA 17901
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MCKEAN COUNTY

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Butler, PA 16001
(724) 282-7812

MIFFLIN COUNTY

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FAX (570) 821-1785

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

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

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

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

Econ Opport Cabinet of Schuylkill Co
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Commission on Econ Opprtunity of
Luz Co.
163 Amber Lane
Wilkes-Barre PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665- CALL
BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

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

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

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

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

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

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

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

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

Tableland Services Inc.
535 East Main Street
Sorerset, PA 15501
(814) 445-9628 - 1-800-452-0148
FAX (814) 443-3690

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

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

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

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

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

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

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

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

UNION COUNTY
Lycoming-Clinton Co Comm For
Comm Action (STEP)
2138 Lincoln Street, P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (717) 322-2197

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

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

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(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
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Honesdale PA 18431
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FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

TIoga COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
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Wilkes-Barre PA 18702
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185 Elmira Street, P.O. Box 218
Troy, PA 16947
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FAX (570) 297-2799

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17 Crafton Street
Wellsboro, PA 16901
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Honesdale PA 18431
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Tunkhannock, PA 18657
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7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

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Lycoming-Clinton Co Comm For
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Williamsport, PA 17703
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CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
(814) 944-8100

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

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

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

VENANGO COUNTY
Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

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

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

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

Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

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

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

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

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

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

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

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

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

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

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

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

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

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

German Street, P.O. Box 389
FAX (570) 297-2799
(570) 928-9668
FAX (570) 928-8144

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

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

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

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

WESTMORELAND COUNTY

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

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

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

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

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

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

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

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

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

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

WYOMING COUNTY
Common Economics Opportunity of
Luzerne Co
163 Amber Lane
Wilkes-Barre, Pennsylvania 18701
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

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

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

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

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

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

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

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

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

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

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

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

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

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

National City® Mortgage

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

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

September 05, 2002

Sally Duval
Rr 1 Box 54
Grampian PA 16838

Loan No. 849251-3

Current Servicer: National City Mortgage

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Rr 1 Box 54
Grampian PA 16838

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 07/01/2002 - 09/01/2002 and the following amount(s) are now past due:

Monthly Payments	942.78
Late Charges	24.50
Less Suspense Balance	.00-
Total Due	967.28

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

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

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 967.28, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable)

EXHIBIT 3

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to Foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDITAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BE-HALF.

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

ADAMS COUNTY American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	BUCKS COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	BEAVER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	BLAIR COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
ALLEGHENY COUNTY Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801 FAX (412)-391-4512	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	BRADFORD COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
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Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
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BERKS COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144	103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-6840 FAX (570) 836-6332	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

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CCCS of Western PA
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FAX (570) 622-0429

CCCS of Lehigh Valley
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FAX (610) 821-0137

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(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
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EOC of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

LYCOMING COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

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

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

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

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

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

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

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

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

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

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

MONROE COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summitt PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135
9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

Comm on Econ Opp of Luzerne
County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

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

Community Action Development
Comm
701 DeKalb Street
Norristown, PA 19401
(610) 277-6363
FAX (610) 277-2123

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

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

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

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

American Credit Counseling Institute
845 Coates St.
Coatesville, PA 19320
(888) 212-6741

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

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

MONTOUR COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

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

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

NORTHUMBERLAND COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

American Credit Counseling Institute
845 Coates St
Coatesville PA 19320
(888) 212-6741

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

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

PIKE COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

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

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

POTTER COUNTY

Northern Tier Community Action Corp.
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

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

Econ Opport Cabinet of Schuylkill Co
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Commission on Econ Opptunity of
Luz Co.
163 Amber Lane
Wilkes-Barre PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL
BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

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

SNYDER COUNTY

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

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

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

SOMERSET COUNTY

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

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

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

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

Tableland Services Inc.
535 East Main Street
Sorerset, PA 15501
(814) 445-9628 - 1-800-452-0148
FAX (814) 443-3690

SULLIVAN COUNTY

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

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

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

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

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

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

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

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTY

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

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

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

German Street, P.O. Box 389
FAX (570) 297-2799
(570) 928-9668
FAX (570) 928-8144

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Honesdale PA 18431
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FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801

(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

TIoga County

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

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

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

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

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

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

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

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

UNION COUNTY
Lycoming-Clinton Co Comm For
Comm Action (STEP)
2138 Lincoln Street, P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (717) 322-2197

CCCS of Western Pennsylvania, Inc.

217 E. Plank Road

Altoona PA 16602

(814) 944-8100

(814) 944-8100

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

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

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

VENANGO COUNTY
Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

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

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

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

Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

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

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

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

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

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

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

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

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

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

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

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

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

German Street, P.O. Box 389
FAX (570) 297-2799
(570) 928-9668
FAX (570) 928-8144

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

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

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

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

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

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

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

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

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

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

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

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

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

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

WYOMING COUNTY

Common Economics Opportunity of
Luzerne Co
163 Amber Lane
Wilkes-Barre, Pennsylvania 18701
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

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

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

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

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

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

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

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

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

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

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

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

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

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

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

VERIFICATION

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

Teresa S. Clopp
Teresa S. Clopp
Authorized Signer

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to INTEGRA MORTGAGE
COMPANY

Plaintiff No. 03-350-CD

VS.

THOMAS DUVAL AND SALLY DUVAL

PRAECIPE FOR DEFAULT JUDGMENT

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
JON MCKECHNIE, ESQUIRE
PA ID#36268
MARLENE J. BERNSTEIN, ESQUIRE
PA ID #43574
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL: (412) 456-8100

BERNSTEIN FILE NO. F0025077

NOTICE

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

1-10-05 Document
Reinstated/Reissued to Sheriff/Attorney
for service. 
Deputy Prothonotary GK

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
Interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.
THOMAS DUVAL AND
SALLY DUVAL
Defendants

Civil Action No. GD-03-350-CD

PRAECIPE FOR JUDGMENT

To the Prothonotary:

Kindly enter Judgment against the defendant above named and in favor of the Plaintiff, in the default of an Answer, in the amount of \$31,327.91, plus continuing late charges, escrow and corporate advances and interest at the rate of 8.625% per month on the declining balance computed as follows:

Amount claimed in Complaint	\$30,209.13
Interest from 3/16/03 through 5/7/03	\$ 361.92
Late charges from 3/16/03 through 5/7/03	\$ 12.25
Escrow and corporate advances through 5/9/03	\$ 744.61
 TOTAL	 \$31,327.91

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

BERNSTEIN LAW FIRM, P.C.

By: Marlene J. Bernstein
Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Plaintiff: c/o Bernstein Law Firm, P.C., Suite 2200 Gulf Tower, Pittsburgh, PA 15219
Defendant: 702 Windy Hill, North Myrtle Beach, SC 29582-5241

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND

SALLY DUVAL

Defendants

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

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

THOMAS DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH
SC 29582-5241

Assumpsit Judgment in the amount
of \$31,327.91 plus costs.
 Trespass Judgment in the amount
of \$_____ plus costs.
 If not satisfied within sixty (60)
days, your motor vehicle operator's
license and/or registration will
be suspended by the Department of
Transportation, Bureau of Traffic
Safety, Harrisburg, PA
 Entry of Judgment of
 Court Order
 Non-Pros
 Confession
 Default
 Verdict
 Arbitration Award

Prothonotary

By: _____
PROTHONOTARY (OR DEPUTY)

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND

SALLY DUVAL

Defendants

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

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

SALLY DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH
SC 29582-5241

Assumpsit Judgment in the amount
of \$31,327.91 plus costs.
 Trespass Judgment in the amount
of \$ _____ plus costs.
 If not satisfied within sixty (60)
days, your motor vehicle operator's
license and/or registration will
be suspended by the Department of
Transportation, Bureau of Traffic
Safety, Harrisburg, PA
 Entry of Judgment of
 Court Order
 Non-Pros
 Confession
 Default
 Verdict
 Arbitration Award

Prothonotary

By: _____
PROTHONOTARY (OR DEPUTY)

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL
Defendants

IMPORTANT NOTICE

TO: SALLY DUVAL
702 Windy Hill
North Myrtle Beach, SC 29582-5241

Date of Notice: April 23, 2003

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:

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

Bernstein Law Firm, P.C.

By: /s/ Marlene J. Bernstein, Esquire
Marlene J. Bernstein
Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL
Defendants

IMPORTANT NOTICE

TO: SALLY DUVAL
702 Windy Hill
North Myrtle Beach, SC 29582-5241

Date of Notice: April 23, 2003

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

Bernstein Law Firm, P.C.

By: /s/ Marlene J. Bernstein, Esquire
Marlene J. Bernstein
Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praeципi attached are not members of the Armed Forces of the United States or any other military or non-military service covered by the Soldiers and Sailors Civil Relief Act of 1940. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

Maclene J Bernstein

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE COMPANY

Plaintiff

vs.

THOMAS DUVAL AND

SALLY DUVAL

Defendants

COPY
Civil Action No. 03-350-CD

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

You are hereby notified that the
following Order or Judgment was
entered against you on 5/12/03

Assumpsit Judgment in the amount
of \$31,327.91 plus costs.
 Trespass Judgment in the amount
of \$_____ plus costs.
 If not satisfied within sixty (60)
days, your motor vehicle operator's
license and/or registration will
be suspended by the Department of
Transportation, Bureau of Traffic
Safety, Harrisburg, PA
 Entry of Judgment of
 Court Order
 Non-Pros
 Confession
 Default
 Verdict
 Arbitration Award

Prothonotary

By: William L. Shan
PROTHONOTARY (OR DEPUTY)

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

National City Bank of Pennsylvania
Integra Mortgage Company
Plaintiff(s)

No.: 2003-00350-CD

Real Debt: \$31,327.91

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Thomas Duval
Sally Duval
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: May 12, 2003

Expires: May 12, 2007

Certified from the record this 12th day of May, 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

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD
PRAECIPE FOR WRIT
OF EXECUTION IN
MORTGAGE FORECLOSURE

THOMAS DUVAL AND
SALLY DUVAL

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

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

CERTIFICATE OF ADDRESS:
RR 1 BOX 54
PENN TOWNSHIP
PARCEL NO. #125.0-F-10-000-00067

BERNSTEIN FILE NO. F0025077

FILED
12:30 PM
DEC 26 2003
FBI

William A. Shaw
Prothonotary, Clerk of Courts
6 units to Shaw

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND SALLY DUVAL

Defendants

PRAECIPE FOR WRIT OF EXECUTION

To the Prothonotary:

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

1. directed to the Sheriff of CLEARFIELD County:
2. against THOMAS DUVAL AND SALLY DUVAL Defendant:

3. JUDGMENT \$31,327.91

Interest due 6/5/02 & 12/15/02 \$ 00.00

SUBTOTAL: \$22,071.03

Costs (to be added by Prothonotary): \$ 177.60

Costs (to be added by Prothonotary): \$ 177.64
BERNSTEIN LAW FIRM, P.C.

Date: 12-15-03

By:

Lori A. Gibson
Attorney for Plaintiff(s)
2200 Gulf Tower
Pittsburgh, PA 15219

BERNSTEIN FILE NO. E0025077

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL

Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Thomas Duval and Sally Duval, of, in and to

ALL that certain lot or parcel of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a $\frac{3}{4}$ inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurt as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running; thence along the northern right of way Pennsylvania State route SR-0879 North 72 degrees 24 minutes 17 seconds West a distance of 269.60 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the southeast corner of land of Thomas L Harmic, Jr. and Janet K Harmic as recorded in Deed Book 1086, page 83; thence along the eastern line of lands of Thomas L Harmic, Jr. and Janet K Harmic North 31 degrees 19 minutes 50 seconds east 4 distance of 233.28 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr.; thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 69 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances; South 31 degrees 41 minutes 43 seconds West a distance of 169.84 feet to an existing $\frac{3}{4}$ inch rebar; South 72 degrees 24 minutes 28 seconds East a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set); South 31 degrees 41 minutes 44

seconds West a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set) and place of beginning.

CONTAINING 1.14 acres as shown on map prepared by Curry and Associates dated October 10, 1994. Bearing based on map prepared by the Curwensville Engineers for William H. Caldwell dated October 4, 1956 and recorded in Deed Book 454, Page 287.

BEING the same premises which Dennis W. Davis and Shirley J. Davis, husband and wife, by Deed dated October 12, 1994 and recorded October 13, 1994 in the Office of the Clearfield County Recorder of Deeds in Deed Book Volume 1637, Page 184, granted and conveyed unto Thomas Duval and Sally Duval.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 03-350-CD, seized and taken in execution as the property of THOMAS DUVAL AND SALLY DUVAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.



Attorney for Plaintiff

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

National City Bank of Pennsylvania,
Integra Mortgage Company,

Vs.

NO.: 2003-00350-CD

Thomas Duval,
Sally Duval,

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, INTEGRA MORTGAGE COMPANY, , Plaintiff(s) from THOMAS DUVAL, SALLY DUVAL, , Defendant(s):

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

Garnishee(s) as follows:

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

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$32,971.03

PAID: \$177.64

INTEREST: \$

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

ATTY'S COMM: \$

DATE: 12/26/2003

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

Requesting Party: Lori A. Gibson
2200 Gulf Tower
Pittsburgh, PA 15219



William A. Shaw
Prothonotary/Clerk Civil Division

Sheriff

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

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL

Defendants

DEED DESCRIPTION

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ALL that certain lot or parcel of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

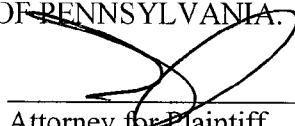
BEGINNING at a $\frac{3}{4}$ inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurt as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running; thence along the northern right of way Pennsylvania State route SR-0879 North 72 degrees 24 minutes 17 seconds West a distance of 269.60 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the southeast corner of land of Thomas L Harmic, Jr. and Janet K Harmic as recorded in Deed Book 1086, page 83; thence along the eastern line of lands of Thomas L Harmic, Jr. and Janet K Harmic North 31 degrees 19 minutes 50 seconds east 4 distance of 233.28 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr.; thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 69 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances; South 31 degrees 41 minutes 43 seconds West a distance of 169.84 feet to an existing $\frac{3}{4}$ inch rebar; South 72 degrees 24 minutes 28 seconds East a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set); South 31 degrees 41 minutes 44

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Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 03-350-CD, seized and taken in execution as the property of THOMAS DUVAL AND SALLY DUVAL at the suit of NATIONAL CITY BANK OF ~~PENNSYLVANIA~~.



Attorney for Plaintiff

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in interest
To INTEGRA MORTGAGE COMPANY
Plaintiff,

vs.
THOMAS DUVAL AND
SALLY DUVAL
Defendants

Civil Action No. 03-350-CD

VERIFICATION OF SERVICE OF COMPLAINT

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA I.D. #68013
JON A. MCKECHNIE, ESQUIRE
PA I.D. #36268
MARLENE J. BERNSTEIN, ESQUIRE
PA ID #43574
Bernstein Law Firm P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

BERNSTEIN FILE NO. **F0030786**
F0025077

FILED

MAY 02 2003

*William A. Shaw
Prothonotary*

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in interest
To INTEGRA MORTGAGE COMPANY
Plaintiff,

vs. Civil Action No. 03-350-CD
THOMAS DUVAL AND
SALLY DUVAL
Defendants

VERIFICATION OF SERVICE OF COMPLAINT IN MORTGAGE FORECLOSURE

The undersigned, subject to the penalties of 18 Pa.C.S. {4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a copy of the Complaint in Mortgage Foreclosure in the above-captioned matter by Certified Mail to the Defendants on March 27, 2003 and that the Complaint in Mortgage Foreclosure were received by the Defendants on March 31, 2003 as is evidenced by Certified Mail Receipt No. 7002 2410 0001 2994 9499 AND No. 7002 2410 0001 9482 which are attached hereto, marked as Exhibit "A".


Jeanne A. Nicholson, Paralegal

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

SALLY DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH,
SC 29582-5241

2. Article Number
(Transfer from service label)

7002 2410 0001 2994 9482

PS Form 3811, August 2001

JAN

Domestic Return Receipt

F0025077

102595-02-M-1035

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Sally Duval

Agent

Addressee

B. Received by (Printed Name)

C. Date of Delivery

3/31/03

D. Is delivery address different from item 1? Yes

If YES, enter delivery address below: No

3. Service Type

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

THOMAS DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH,
SC 29582-5241

2. Article Number

(Transfer from service label)

7002 2410 0001 2994 9499

PS Form 3811, August 2001

JAN

Domestic Return Receipt

F0025077

102595-02-M-1035

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Sally Duval

Agent

Addressee

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C. Date of Delivery

3/31/03

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If YES, enter delivery address below: No

3. Service Type

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

U.S. Postal Service™

CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

Postage

Certified Fee

Return Receipt Fee
(Endorsement Required)

Restricted Delivery Fee
(Endorsement Required)

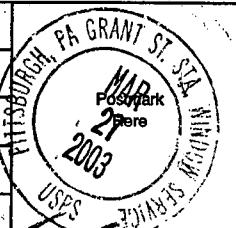
Total Postage & Fees

\$ 1.52

2.30

1.75

\$ 5.57



Sent To

SALLY DUVAL

Street, Apt. No.

or PO Box No. 702 WINDY HILL

City, State, ZIP+4

NORTH MYRTLE BEACH SC 29582

U.S. Postal Service™

CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

Postage

Certified Fee

Return Receipt Fee
(Endorsement Required)

Restricted Delivery Fee
(Endorsement Required)

Total Postage & Fees

\$ 1.52

2.30

1.75

\$ 5.57



Sent To

THOMAS DUVAL

Street, Apt. No.

or PO Box No. 702 WINDY HILL

City, State, ZIP+4

NORTH MYRTLE BEACH SC 29582

In The Court of Common Pleas of Clearfield County, Pennsylvania

NATIONAL CITY BANK OF PENNSYLVANIA

VS.

DUVAL, THOMAS and SALLY

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 13791

03-350-CD

SHERIFF RETURNS

NOW MAY 23, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO THOMAS DUVAL AND SALLY DUVAL, DEFENDANTS. MOVED TO: 702 WINDY HILL, MRTLE BEACH, SC 29582-5241.

FILED
RA 9:55AM
MAY 28 2003

William A. Shaw
Prothonotary

Return Costs

Cost	Description
32.64	SHERIFF HAWKINS PAID BY: ATTY CK# 27629
20.00	SURCHARGE PAID BY: ATTY CK# 27630 & 27669

Sworn to Before Me This

28 Day Of May 2003
William A. Shaw

So Answers,

Chester A. Hawkins
by Marilyn Harris
Chester A. Hawkins
Sheriff

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

MAR 13 2003

Attest,

Willie A. Brown
Prothonotary/
Clerk of Courts

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff
vs.
No. 03-350-CD
COMPLAINT IN MORTGAGE FORECLOSURE

THOMAS DUVAL AND
SALLY DUVAL
Defendants

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

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON A. MCKECHNIE, ESQ.
PA I.D. #36268
MARLENE J. BERNSTEIN, ESQ.
PA ID #43574
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

CERTIFICATE OF ADDRESS:
RR1, BOX 54
PENN TOWNSHIP
PARCEL NO. #125.0-F-10-000-00067

BERNSTEIN FILE NO. F0025077

NOTICE

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

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in interest
to INTEGRA MORTGAGE COMPANY
Plaintiff

vs. No.

THOMAS DUVAL AND
SALLY DUVAL
Defendants

NOTICE AND COMPLAINT

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served upon you, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court, without further notice, for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

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

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

COMPLAINT

1. National City Bank of Pennsylvania, successor in interest to Integra Mortgage Company, is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio and is hereinafter referred to as "Plaintiff".
2. Defendants are adult individuals who reside at RR1, Box 54, Grampian, Clearfield County, Pennsylvania 16838.
3. On or about October 13, 1994 Defendants executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendants. Said Mortgage was recorded in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1637, Page 189. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.
4. Of even date with said Mortgage, Defendants executed and delivered to Plaintiff a Note, a copy of which is attached hereto, marked Exhibit "2" and made a part hereof.
5. By the terms and conditions of the aforementioned Mortgage and Note, Defendants agreed to repay certain sums to Plaintiff and, in so doing, to make certain monthly payments to Plaintiff as is more specifically shown by said Mortgage and Note.

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

7. On or about September 5, 2002 Notice of Homeowner's Emergency Act of 1983 were sent to Defendants in accordance with Act 91 of 1983(P.L.385, No. 91), as amended, and in accordance with Act 6 of 1974 (P.L. 11, No. 6), as amended, and pursuant to 12 PA.Code Chapter 31, Subchapter B, Section 31.201 et seq., as amended, and that an action on said Mortgage may be commenced after 33 days from the postmark date of said Notices. Said Notices Further advised Defendants of Defendant's rights and obligations in accordance with said Acts. Copies of said notices are attached hereto marked Exhibit "3", and made a part hereof.

8. Plaintiff avers that the outstanding principal balance due is \$29,049.87.

9. Plaintiff is entitled to interest at the rate of 8.625 percent per annum. Interest due from June 1, 2002 through and including March 15, 2003 amounts to \$1,997.52.

10. Pursuant to the terms and conditions of the aforementioned mortgage, Plaintiff, at its discretion, may do or pay whatever is necessary to protect the value of the property and Plaintiff's rights in the property. This sum is currently is \$186.76.

12. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$122.50 as of March 15, 2003.

13. By the terms of the aforementioned mortgage, Plaintiff is entitled to collect its reasonable attorneys' fees, which currently are \$850.00 and which will increase at the rate of \$110.00 per hour depending on the extent of litigation required.

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

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure against Defendants, jointly and severally, in the amount of \$30,209.13 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN LAW FIRM, P.C.

By: Marlene J. Bernstein
Marlene J. Bernstein, Esquire
Attorneys for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100
BERNSTEIN FILE NO. F0025077

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



Karen L. Stark

Karen L. Stark
Recorder of Deeds

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CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 10:16 10-13-94
BY DA-1 6412
FEES 19.00
Karen L. Stark, Recorder

[Sign Above This Line For Recording Date]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 13, 1994
The mortgagors are THOMAS DOVAL AND SALLY DOVAL

("Borrower"). This Security Instrument is given to Integra Mortgage Company,

which is organized and existing under the laws of Commonwealth of Pennsylvania
and whose address is 216 Allegheny Center Hall Pittsburgh, PA 15222-5356
("Lender"). Borrower owes Lender the principal sum of
Thirty One Thousand Five Hundred and 00/100 Dollars (U.S. \$ 31,500.00).
The debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for
monthly payments, with the full debt, if not paid earlier, due and payable on November 1, 2024. This Security
Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,
extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph
7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements
under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to
Lender the following described property located in CLEARFIELD
County, Pennsylvania.

SEE ATTACHED LEGAL DESCRIPTION

which has the address of RD 3, BOX 24
Pennsylvania 16828
(Zip Code) (Property Address)
PENNSYLVANIA-Single Family-PRIMARILY UNIFORM DOCUMENT
Form 3630 3RD Amended 1981

GRANTOR

[Name, City]

EXHIBIT

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5. **Hazard Insurance.** Borrower shall keep the improvements now existing, or hereafter created on the Property, insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including perils not insuring, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, if the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sum secured by this Security Instrument, whether or not then due, with any excess insurance carrier has failed to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums accrued by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is required by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums accrued by this Security Instrument immediately prior to the acquisition.

6. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application.** Lender shall, Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided to paragraph 18, by curing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, provides for forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a household, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

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

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

8. **Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect. If an alternate mortgage insurer approved by Lender, if substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premiums being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be

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required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable exams upon and inspections of the Property.

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

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

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

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

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

12. Successors and Assigns; Borrower, Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

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

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

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

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

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

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

18. Borrower's Right to Relocate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reacceleration) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. These conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to ensure that the title of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reacceleration by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

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

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

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to re-litigate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

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

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

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenants and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when
due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under
the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall
pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for:
(a) yearly taxes and assessments which may attach priority over this Security Instrument on a lien on the Property; (b)
yearly taxes and assessments on ground rents on the Property, if any; (c) yearly hazard or property insurance premiums;
(d) yearly flood insurance premiums; (e) yearly mortgage insurance premiums, if any; and (f) any taxes payable by
Borrower to Lender, in accordance with the proportion of participation in the sum of the payment of mortgage insurance
premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not
to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow
account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C.
Section § 2601 et seq. ("RESPA"), unless a law or rule that applies to the Funds sets a lesser amount. If so, Lender may,
at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount
of funds due on the basis of current data and reasonable estimates of expenditures of future Escrow items or otherwise
in accordance with applicable law.

The Funds shall be held in an institution where deposits are insured by a federal agency, instrumentality, or entity
(including Lender if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to
pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the
escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law
permits Lender to make such a charge. However, Lender may require Borrower to pay a service charge for an
independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law pro-
vides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be
required to pay Borrower any interest on earnings on the Funds. Borrower and Lender may agree in writing, however,
that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the
Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The
Funds are pledged as additional security for all the sums secured by this Security Instrument.

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

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower
any Funds held by Lender. If under paragraph 2, Lender shall acquire or sell the Property, Lender, prior to the
acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit
against the sums secured by this Security Instrument.

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

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to
the Property which may attain priority over this Security Instrument, and household payments or ground rents, if any.
Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower
shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of
payments to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish
to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)
agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) consents
to good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion
expedite the payment of the obligation; or (c) secures from the holder of the lien an agreement satisfactory to
Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject
to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien.
Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

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

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when
due the principal of and interest on the debt evidenced by the Note and any prepayments and late charges due under
the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall
pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for:
(a) yearly taxes and assessments which may attach priority over this Security Instrument as a lien on the Property; (b)
yearly insurance premiums or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums;
(d) yearly flood insurance premiums; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by
Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance
premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not
to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow
account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C.
Section 2601 et seq. ("RESPA"), unless state or law that applies to the Funds sets a lesser amount. If so, Lender may,
at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount
of funds due on the basis of current data and reasonable estimates of expenditures of future Escrow items or otherwise
in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity
(including Lender if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to
pay the Escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the
escrow account, or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and applicable law
permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an
independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law pro-
vides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be
required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however,
that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the
Funds showing credits and debits to the Funds and the purpose for which each debt to the Funds was made. The
Funds are pledged as additional security for all the sums secured by this Security Instrument.

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

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

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

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to
the Property which may attain priority over this Security Instrument, and household payments or ground rents, if any.
Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower
shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of
amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish
to Lender receipts evidencing the payment(s).

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)
agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) consents
in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion
expedite the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to
Lender reordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject
to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien.
Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Form 9430 MM

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

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

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged. If the restoration or repair is economically feasible and Lender's security is not lessened, if the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sum secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has failed to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is required by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application. Lender shall, Borrower shall occupy, establish, and use the Property as Borrower's principal residence within thirty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extraordinary circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall be in default if by forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by curing the action or proceeding to be instituted with a ruling that, in Lender's good faith determination, provides forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loans evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a household, Borrower shall comply with all the provisions of the Note. If Borrower acquires fee title to the Property, the household and the fee title shall not merge unless Lender agrees to the merger in writing.

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

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

8. Mortgage Insurance. If Lender requires mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premiums being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be

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required, at the option of Lender, if mortgage insurance coverage (to the amounts and for the period that, Lender requires) provided by an insurer approved by Lender again becomes available and is obtained, Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

3. **Inspections.** Lender or its agent may make reasonable inspections upon and inspections of the Property.

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

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

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

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

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

12. **Successors and Assigns; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only as mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

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

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

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

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

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

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

18. Borrower's Right to Relocate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. These conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to ensure that the title of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred; however, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

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

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

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to repossess after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

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

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23. Waiver. Borrower, to the extent permitted by applicable law, waives and releases any error or defect in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and to extend execution to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

24. Relentment Period. Borrower's time to relent provided in paragraph 18 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

25. Purchase Money Mortgage. If any or the debt accrued by this Security Instrument is lost to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

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

27. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of such such rider(s) shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

Adjustable Rate Rider Condominium Rider 1-4 Family Rider
 Graduated Payment Rider Planned Unit Development Rider Biweekly Payment Rider
 Balloon Rider Rate Improvement Rider Second Home Rider
 Other(s) [specify]

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and to any rider(s) executed by Borrower and recorded with it.

Witness:

Thomas R. Duval

THOMAS DUVAL

(Seal)

Borrower

Sally Duval

SALLY DUVAL

(Seal)

Borrower

(Seal)

(Seal)

Certificate of Residence:

I, Daniel C. Bell, do hereby certify that the correct address
 of the within-named Mortgagors is 115 Allegheny Center Hall, Pittsburgh, PA 15212-5356
 Witness my hand this 13th day of October 1994

Agent of Mortgagors

COMMONWEALTH OF PENNSYLVANIA,

On this, the 13th day of October, 1994, before me, the undersigned Notary, per-

County of:

son whose name is subscribed to the within instrument and acknowledged that executed the same for the purposes herein contained.

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

My Commission Expires:



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INTEGRA MORTGAGE COMPANY
RE: THOMAS DUVAL and SALLY DUVAL MORTGAGE-DESCRIPTION

ALL those certain lots or parcels of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a 3/4 inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running; thence along the northern right of way Pennsylvania State Route SR-0879 North 72 degrees 26 minutes 17 seconds West a distance of 269.60 feet to a 3/4 inch rebar (set), said rebar being the southeast corner of land of Thomas L. Harnic, Jr. and Janet K. Harnic as recorded in Deed Book 1086, Page 83; thence along the eastern line of lands of Thomas L. Harnic, Jr. and Janet K. Harnic North 33 degrees 19 minutes 56 seconds East a distance of 239.28 feet to a 3/4 inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr.; thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 69 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a 3/4 inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances: South 31 degrees 41 minutes 47 seconds West a distance of 168.64 feet to an existing 3/4 inch rebar; South 72 degrees 26 minutes 28 seconds East a distance of 50.00 feet to a 3/4 inch rebar (set); South 31 degrees 41 minutes 47 seconds West a distance of 50.00 feet to a 3/4 inch rebar (set) and place of beginning.

CONTAINING 1.14 acres as shown on map prepared by Cury and Associates dated October 10, 1994. Bearing based on map prepared by the Curwensville Engineers for William H. Caldwell dated October 6, 1956 and recorded in Deed Book 454, Page 287.

BEING the same premises which Dennis W. Davis and Shirley J. Davis, husband and wife, conveyed to the Mortgagors herein by Deed dated the 13th day of October, 1994, not yet, but intended to be recorded concurrently herewith.

Entered of Record 10-12-1994 J: D: P: D: K: Karon L. Starcil, Recorder

NOTE

October 13, 1994

Clearfield
[City]

PA
[State]

RD 1, BOX 54

GRAMPIAN

PA 16838

[Property Address]

12/96/6
10/13/94

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 31,500.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Integra Mortgage Company

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 8.6250 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note, and is the amount I will pay on default arrearages in the event I file for bankruptcy.

3. PAYMENTS

(A) Time and Place of Payments

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

I will make my monthly payments on the 1st day of each month beginning on December 01, 1994. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on November 1, 2024, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at 116 Allegheny Center Mall Pittsburgh, Pennsylvania 15212-5356 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 245.00

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment". When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of FIFTEEN (15) calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.00 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of my different address.

EXHIBIT 2

8. **OBLIGATIONS OF PERSONS UNDER THIS NOTE**

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

9. **WAIVERS**

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

10. **UNIFORM SECURED NOTE**

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

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

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

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

Thomas D. Duval (Seal)
THOMAS DUVAL
556-02-8389
-Borrower

SSN:
Sally Duval (Seal)
SALLY DUVAL
571-35-0896
-Borrower

SSN:

(Seal)
-Borrower

SSN:

(Seal)
NOV 30 1994
-Borrower

PAY TO THE ORDER OF (WITHOUT RECOURSE)
SSN:

INTEGRA MORTGAGE COMPANY (Sign Original Only)

BY Beverly J. Kraus

BEVERLY J. KRAUS
ASSISTANT VICE PRESIDENT

National City® Mortgage

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

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

September 05, 2002

Thomas Duval
Rr 1 Box 54
Grampian PA 16838

Loan No. 849251-3
Current Servicer: National City Mortgage

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Rr 1 Box 54
Grampian PA 16838

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 07/01/2002 - 09/01/2002
and the following amount(s) are now past due:

Monthly Payments	942.78
Late Charges	24.50
Less Suspense Balance	.00-
Total Due	967.28

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

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

HOW TO CURE THE DEFAULT
of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 967.28, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.

Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable)

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to Foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

Phone Number: 1-800-523-8654

Fax Number: (937) 910-4057

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BE-
HALF.

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

TO ASSERT THE NONEXISTENCE OF DEFAULT IN ANY FORECLOSURE PRO-
CEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCU-
MENTS.

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

JAMS COUNTY
 American Red Cross—
 Hanover Chapter
 19 Carlisle Street
 Hanover, Pennsylvania 17331
 (717) 637-3768
 AX (717) 637-3294

CCS of Western PA
 000 Linglestown Road
 Harrisburg PA 17102
 (717) 541-1757
 FAX (717) 541-4670

Financial Counseling Services of
 Franklin
 31 West 3rd Street
 Waynesboro, PA 17268
 (717) 782-3285

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

ALLEGHENY COUNTY
 Pennsylvania Housing Finance
 Agency
 (Marcia Hess)
 2275 Swallow Hill road, Bldg 200
 Pittsburgh, PA 15220
 (412) 429-2842
 FAX (412) 429-2835

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or (1800) 737-2933
 FAX (412) 338-9963

Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102 or
 1 (800) 792-2801
 FAX (412) 391-4512

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

CCCS of Western Pennsylvania, Inc.
 309 Smithfield Street
 Pittsburgh, PA 15222
 (412) 471-7584

Housing Opportunities
 133 Seventh Street
 McKeesport PA 15132
 (412) 664-1906
 Fax (412) 664-0873

Urban League Of Pittsburgh
 Bldg. For Equal Opportunity
 One Smithfield St.
 Pittsburgh PA 15222-2222
 (412) 227-4802
 FAX (412) 261-5207

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

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

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

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

BEAVER COUNTY
 Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956
 FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
 971 Third Street
 Beaver, PA 15009
 (724) 774-0798

Housing Opportunities of Beaver
 County, Inc.
 650 Corporation St, Suite 207
 Beaver, PA 15009
 (724) 728-7511

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

Housing Opportunities Inc.
 133 Seventh Street
 P.O. Box 9
 McKeesport PA 15134

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or (1800) 737-2933
 FAX (412) 338-9963

BEDFORD COUNTY
 Bedford-Fulton Housing Services
 10241 Lincoln Highway
 Everett, PA 15537
 (814) 623-9129
 FAX (814) 623-7187

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

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

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

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

BERKS COUNTY
 Budget Counseling Center
 Fifth Street

CCCS of Lehigh Valley
 3671 Crescent Court East
 Whitehall PA 18052
 (610) 821-4011 or 800-220-2733
 (814) only
 FAX (610) 821-8932

Economic Opportunity Cabinet of
 Schuylkill County
 225 N. Centre Street
 Pottsville, PA 17901
 (717) 622-1995
 FAX (717) 622-0429

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

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

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

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

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

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

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

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

1631 S Atherton St, Suite 100
 State College, PA 16801
 (814) 238-3668
 FAX (814) 2383669

The Trehab Center of Northeastern PA
 10 Public Avenue
 Montrose, PA 18801
 (570) 278-3338 or 800-982-4045
 FAX (570) 278-1889

185 Elmira Street
 P.O. Box 218
 Troy, PA 16947
 (570) 297-2101

German Street, P.O. Box 389
 Dushore, PA 18614
 (570) 928-9668
 FAX (570) 928-8144

103 Warren Street, P.O. Box 709
 Tunkhannock PA 18657

33 Walnut Street
 Wellsboro, PA 16901
 (570) 724-5252
 FAX (570) 724-5783
 931 Main Street
 Honesdale PA 18431
 (570) 253-8941
 FAX (570) 253-4817

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

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

Bucks County Housing Group, Inc.
 140 East Richardson Avenue
 Langhorne, PA 19047
 (215) 750-4310
 FAX (215) 750-4318

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

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

CCCS of Delaware Valley
 Trevose Corporate Center
 4608 Street Road
 Trevose PA 19047
 (215) 563-5865

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

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

American Credit Counseling Institute
 845 Coates St.
 Coatesville PA 19320
 (888) 212-6741

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

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

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

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

Housing Opportunities, Inc. 650 Corporate St., Suite 207 McKeesport, PA 15132 (412) 664-1590 FAX (412) 664-0873	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 610-821-4011 or 800-220-2733 570 & 814 only for 800# FAX (610) 821-0137	HACE 167 W. Allegheny Ave, 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122 Community Housing Counseling Inc P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	CCCS of Northeastern PA 1631 S Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 238-3669
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335
Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 (412) 664-1906 FAX (412) 664-0873	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	Phila Council For Community Adv 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	CLINTON COUNTY Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 (H.O.only) FAX (717) 399-4127	CCCS of Northeastern PA 1631 S Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 238-3669
CAMBRIA COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	Community Devel. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012	CCCS of Northeastern PA 201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
CCCS of Western PA 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	CENTRE COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747	American Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 (610) 874-1484	COLUMBIA COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (412) 465-2657 FAX (412) 465-5118	Lycoming-Clinton Co Comm For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CCCS of Delaware Valley Marshall Building 790 E. Market St., Suite 215 West Chester, PA 19382 (215) 563-5665	1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Keystone Econ Development Corp. 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Northeastern PA 1631 S. Atherton St., Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741 144 E. Dekalb Pike	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK
CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335	CCCS of Northeastern PA 201 Basin Street Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	755 York Rd, Suite 103 Warrington PA 18974 (215) 444-9429 FAX (215) 956-6344	CRAWFORD COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749
Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	CLARION COUNTY CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (412) 282-7812	Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161	John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
CAMERON COUNTY Northern Tier Community Action Corp. P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CHESTER COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	CLEARFIELD COUNTY Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (412) 981-5310
CCCS of Western PA 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Northwest Counseling Services 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118	CUMBERLAND COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747
CCCS of Western PA 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830		
CARBON COUNTY EOC of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 563-7020		

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

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

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

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

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

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

CCCS of Delaware Valley
One Cherry Hill, Suite 215
Cherry Hill NJ 08002
(215) 563-5665
FAX (215) 864-2666

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

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

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

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

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

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

American Credit Counseling Institute
845 Coates St
Coatesville PA 19320
(888) 212-6741

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

PIKE COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

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

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

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

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

Econ Opport Cabinet of Schuylkill Co
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Commission on Econ Opportunity of
Luz Co.
163 Amber Lane
Wilkes-Barre PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL
BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

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

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

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

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

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

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

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Gordon Center Drive

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

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

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

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

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

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

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

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

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

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

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

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

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(570) 928-9668
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17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

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

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

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

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

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

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FAX(570)297-2799
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(570) 724-5252
FAX (570) 724-5783

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

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

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

UNION COUNTY
Lycoming-Clinton Co Comm For
Comm Action (STEP)
2138 Lincoln Street, P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (717) 322-2197

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

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

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

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

VENANGO COUNTY
Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

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

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

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

Greater Erie Community Action Committee
 18 West 9TH Street
 Erie, PA 16501
 (814) 459-4581
 FAX (814) 456-0161

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

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

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

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

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

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

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

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

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

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

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

South 7th Street
 Troupsburg PA 18360
 (70) 420-8980 or 800-922-9537
 AX (570) 420-8981

German Street, P.O. Box 389
 FAX (570) 297-2799
 (570) 928-9668
 FAX (570) 928-8144

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

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

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

7 Lake Avenue, Box 339
 Montrose, PA 18801
 (570) 278-3338 or 1-800-982-4045
 FAX (570) 278-1889

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

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

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

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

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

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

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

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

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

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

WYOMING COUNTY
 Common Economics Opportunity of Luzerne Co
 163 Amber Lane
 Wilkes-Barre, Pennsylvania 18701
 (570) 826-0510 OR 1-800-822-0359
 FAX (570) 829-1665—CALL BEFORE
 FAXING
 (570) 455-4994 HAZELTON
 FAX (570) 455-5631—CALL BEFORE
 FAXING
 (570) 836-4090 TUNKHANNOCK

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

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

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

German Street, P.O. Box 389
 FAX (570) 297-2799
 (570) 928-9668
 FAX (570) 928-8144

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

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

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

7 Lake Avenue, Box 339
 Montrose, PA 18801
 (570) 278-3338 or 1-800-982-4045
 FAX (570) 278-1889

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

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

CCCS of Western Pennsylvania, Inc
 2000 Linglestown Road
 Harrisburg, PA 17102
 CCCS of Western Pennsylvania, Inc
 912 South George Street
 York, PA 17403
 (717) 846-4176

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

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

Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	Philadelphia Council For Community Adv 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	FAX (412) 437-4418 Tableland Services Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 FAX (814) 443-3690	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
Urban League of Metropolitan Harrisburg N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012	CCCS Of Western PA 199 Edison Street Uniontown PA 15401 (724) 439-8939	GREENE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 731-9589	American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964
Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227	CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665	FOREST COUNTY Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street Post Office Box 547 Warren, PA 16365 (814) 726-2400 FAX (814) 723-0510	Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 FAX (412) 627-7713
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326	ACCI 175 Strafford Ave, Suite 1 Wayne PA 19087 (610) 971-2210 FAX (610) 687-7860	FRANKLIN COUNTY Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
DAUPHIN COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	ACCI 144 E. Dekab Pike King of Prussia, PA 19406 (610) 971-2210	YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948	HUNTINGDON COUNTY Bedford-Fulton Housing Services RD 1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187
Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	ELK COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747
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 P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	American Red Cross—Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768 FAX (717) 637-3294	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
DELAWARE COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227	INDIANA COUNTY CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161	Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118
CCCS of Delaware Valley 1515 Market Street-Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688
HACE 167 W. Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	FAYETTE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512	Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335
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	FULTON COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	JEFFERSON COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
Community Housing Counselor, Inc. P.O. Box 244 Kennett Square PA 19348 (610) 444-3682 FAX (610) 444-8243	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812
	Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Fayette, PA 15401	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118

JUNIATA COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	LEHIGH COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (570) & (814) ONLY FAX (610) 821-8932	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	Economic Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	MIFFLIN COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Phila Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
LACKAWANNA COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	LUZERNE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	American Credit Counseling Instit 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
LANCASTER COUNTY Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, Pennsylvania 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	MONROE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 1-800-220-2733 (717) & (814) ONLY FAX (215) 821-8932	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	1400 Abington Executive Park Suite 1 Clarks Summit PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	MONTOUR COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	LYCOMING COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Comm on Econ Opp of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
LAWRENCE COUNTY CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	MONTGOMERY COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	NORTHAMPTON COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (717) & (814) ONLY FAX (610) 821-8932
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	NORTHUMBERLAND COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CCCS of Delaware Valley Nomistown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
LEBANON COUNTY Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	MCKEAN COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6383 FAX (610) 277-2123	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
Tabor Community Services, Inc 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	PERRY COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
			Urban League of Metropolitan Harrisburg 2107 N. 6th Street

National City® Mortgage

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

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

September 05, 2002

Sally Duval
Rr 1 Box 54
Grampian PA 16838

Loan No. 849251-3
Current Servicer: National City Mortgage

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Rr 1 Box 54
Grampian PA 16838

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 07/01/2002 - 09/01/2002 and the following amount(s) are now past due:

Monthly Payments	942.78
Late Charges	24.50
Less Suspense Balance	.00-
Total Due	967.28

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

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

of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 967.28, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.

Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable)

EXHIBIT 3

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to Foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

ADAMS COUNTY

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

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

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

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

ALLEGHENY COUNTY

Pennsylvania Housing Finance
Agency
(Marcia Hess)
2275 Swallow Hill road, Bldg 200
Pittsburgh, PA 15220
(412) 429-2842
FAX (412) 429-2835

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

Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102 or
1 (800) 792-2801
FAX (412)-391-4512

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

CCCS of Western Pennsylvania, Inc.
309 Smithfield Street
Pittsburgh, PA 15222
(412) 471-7584

Housing Opportunities
133 Seventh Street
McKeesport PA 15132
(412) 664-1906
Fax (412) 664-0873

Urban League Of Pittsburgh
Bldg. For Equal Opportunity
One Smithfield St.
Pittsburgh PA 15222-2222
(412) 227-4802
FAX (412) 261-5207

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

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

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

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

BEAVER COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956
FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
971 Third Street
Beaver, PA 15009
(724) 774-0798

Housing Opportunities of Beaver
County, Inc.
650 Corporation St, Suite 207
Beaver, PA 15009
(724) 728-7511

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

Housing Opportunities Inc.
133 Seventh Street
P.O. Box 9
McKeesport PA 15134

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

BEDFORD COUNTY
Bedford-Fulton Housing Services
10241 Lincoln Highway
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

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

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

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

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

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall PA 18052
(610) 821-4011 or 800-220-2733
(814) only
FAX (610) 821-8932

Economic Opportunity Cabinet of
Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(717) 622-1995
FAX (717) 622-0429

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

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

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

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

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

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

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

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

1631 S Atherton St, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 2383669

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
(570) 278-3338 or 800-982-4045
FAX (570) 278-1889

185 Elmira Street
P.O. Box 218
Troy, PA 16947
(570) 297-2101

German Street, P.O. Box 389
Dushore, PA 18614
(570) 928-9668
FAX (570) 928-8144

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

33 Walnut Street
Wellsville, PA 16901
(570) 724-5252
FAX (570) 724-5783
931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

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

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

Bucks County Housing Group, Inc.
140 East Richardson Avenue
Langhorne, PA 19047
(215) 750-4310
FAX (215) 750-4318

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

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

CCCS of Delaware Valley
Trevose Corporate Center
4608 Street Road
Trevose PA 19047
(215) 563-5665

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

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

American Credit Counseling Institute
845 Coates St.
Coatesville PA 19320
(888) 212-6741

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

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

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

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

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

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

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

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

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

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

Indiana County Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(412) 465-2557
FAX (412) 465-5118

Keystone Econ Development Corp.
1954 Mary Grace Lane
Johnstown PA 15901
(814) 535-6556
FAX (814) 539-1688

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

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

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

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

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

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

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

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

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

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

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

Commission on Economics Opportunity of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

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

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

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

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

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

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

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

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

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

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

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

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

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

American Credit Counseling Institute
845 Coates St.
Coatesville PA 19320
(888) 212-6741
144 E. Dekalb Pike

King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

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

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

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

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

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

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

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

Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	PIKE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	CCCS of Western Pennsylvania, Inc. 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948	1400 Abington Executive Park, Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148 FAX (814) 443-3690	TIOGA COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
Community Action Commission of The Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	SULLIVAN COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
PHILADELPHIA COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	Northern Tier Community Action Corp. 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215) 324-7500 FAX (215) 324-8753	SCHUYLKILL COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	German Street, P.O. Box 389 FAX(570)297-2799 (570) 928-9668 FAX (570) 928-8144	German Street, P.O. Box 389 FAX(570)297-2799 (570) 928-9668 FAX (570) 928-8144
CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Econ Opport Cabinet of Schuylkill Co 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783
CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215) 563-5665	Commission on Econ Opprtunity of Luz Co. 163 Amber Lane Wilkes-Barre PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
HACE 167 W. Allegheny, 2nd Fl Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 (215) 545-6010 FAX (215) 790-9132	SNYDER COUNTY CCCS of Western Pennsylvania, Inc 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	UNION COUNTY Lycoming-Clinton Co Comm For Comm Action (STEP) 2138 Lincoln Street, P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (717) 322-2197
Media Fellowship House 302 S. Jackson Street Media PA 19063 (610) 565-0846 FAX (651) 565-8567	Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg PA 17101 17101 (717) 541-1757 FAX (717) 234-9459	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 (814) 944-8100
Housing Association of Delaware Valley 658 North Watts Street Philadelphia, PA 19123 (215) 978-0224 FAX (215) 765-7614	Community Action Comm of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
PCCA 100 North 17TH Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	SOMERSET COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	German Street, P.O. Box 389 FAX (570) 297-2799 (570) 928-9668 FAX (570) 928-8144	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
Comm Devel. 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	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888) 212-6741	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	VENANGO COUNTY Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161
144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 610-971-2210	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	John F. Kennedy Center, Inc 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
755 York Rd, Suite 103 Warminster PA 18974 FAX(215) 956-6344			

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WARREN COUNTY
Booker T. Washington Center
1720 Holland Street
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Greater Erie Community Action
Committee
18 West 9th Street
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Warren-Forrest Counties Economic
Opportunity
Council
1209 Pennsylvania Avenue, West
P.O. Box 547

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

WASHINGTON COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
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FAX (412) 391-4512

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

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
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Greensburg, PA 15601

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

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

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
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Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or (1800) 737-2933
FAX (412) 338-9963

WAYNE COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
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FAX (570) 587-9134/9135

31 W. Market St.
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(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

9 South 7th Street
Stroudsburg PA 18360
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The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
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FAX (570) 297-2799

German Street, P.O. Box 389
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(570) 928-9668
FAX (570) 928-8144

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

931 Main Street
Honesdale PA 18431
(570) 253-8941
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FAX (570) 836-6332

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Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
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Action Housing, Inc.
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Indiana Co Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
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FAX (724) 465-5118

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

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628
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Credit Counselors of PA
401 Wood Street, Suite 906
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WYOMING COUNTY
Common Economics Opportunity of
Luzerne Co
163 Amber Lane
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(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
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(570) 455-4994 HAZELTON
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(570) 836-4090 TUNKHANNOCK

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German Street, P.O. Box 389
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FAX (570) 928-8144

17 Crafton Street
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931 Main Street
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(570) 836-6840
FAX (570) 836-6332

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FAX (570) 278-1889

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

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

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

912 South George Street
York, PA 17403
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139-143 Carlisle St
Gettysburg PA 17325
(717) 334-1518
FAX (717) 334-8326

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31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

Urban League of Metropolitan Harrisburg
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Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

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301 G Street
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Harrisburg, PA 17101
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DELAWARE COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

FAYETTE COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
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FAX (412) 391-4512

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

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

Fayette Co. Community Action Agency, Inc.
137 North Beeson Avenue
Uniontown, PA 15401
(724) 437-6050 OR 1-800-427-INFO

FAX (412) 437-4418
Tableland Services Inc.
131 North Center Avenue
Somerset, PA 15501
(814) 445-9628
FAX (814) 443-3690

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

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

FOREST COUNTY
Warren-Forrest Counties Economic Opportunity Council
204 Liberty Street
Post Office Box 547
Warren, PA 16365
(814) 726-2400
FAX (814) 723-0510

FRANKLIN COUNTY
Financial Services Unlimited
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

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

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

American Red Cross—Hanover Chapter
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Hanover, PA 17331
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FAX (717) 637-3294

Community Action Commission of Capital Region
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Urban League of Metropolitan Hbg
2107 N. 6th Street
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FAX (717) 234-9459

CCCS of Western PA
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Harrisburg, PA 17102
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FAX (717) 541-4670

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Gettysburg, PA 17325
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FAX (717) 334-8326

FULTON COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
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FAX (814) 623-7187

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31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

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

Weatherization Office
917 Mifflin Street
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GREENE COUNTY
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FAX (412) 391-4512

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Homestead, PA 15120
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(724) 852-2893
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CCCS of Western Pennsylvania, Inc.
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Altoona, PA 16602
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FAX (814) 944-5747

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Huntingdon, PA 16652
(814) 643-2343

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Indiana Co. Community Action Program
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FAX (412) 465-5118

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

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

JEFFERSON COUNTY
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FAX (814) 898-1243

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
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JUNIATA COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	LEHIGH COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (570) & (814) ONLY FAX (610) 821-8932 Economic Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	MIFFLIN COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Phila Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741
LACKAWANNA COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	LUZERNE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
LANCASTER COUNTY Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, Pennsylvania 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	MONROE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	MONTOUR COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 1-800-220-2733 (717) & (814) ONLY FAX (215) 821-8932	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	1400 Abington Executive Park Suite 1 Clarks Summit PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	LYCOMING COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Comm on Econ Opp of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	NORTHAMPTON COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (717) & (814) ONLY FAX (610) 821-8932
LAWRENCE COUNTY CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	MONTGOMERY COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	NORTHERN UMBERLAND COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 Beaver, PA 15009 (724) 728-7202 FAX (412) 728-7202	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
LEBANON COUNTY Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	MCKEAN COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	PERRY COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459			Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459

VERIFICATION

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

Teresa S. Clopp
Teresa S. Clopp
Authorized Signer

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

MAR 13 2003

Attest.

William B. Brown
Prothonotary/
Clerk of Courts

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

No. 03-350-CD

COMPLAINT IN MORTGAGE FORECLOSURE

THOMAS DUVAL AND

SALLY DUVAL

Defendants

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

LORI A. GIBSON, ESQ.

PA I.D. #68013

JON A. MCKECHNIE, ESQ.

PA I.D. #36268

MARLENE J. BERNSTEIN, ESQ.

PA ID #43574

Bernstein Law Firm, P.C.

Firm #718

Suite 2200 Gulf Tower

Pittsburgh, PA 15219

412-456-8100

CERTIFICATE OF ADDRESS:

RR1, BOX 54

PENN TOWNSHIP

PARCEL NO. #125.0-F-10-000-00067

BERNSTEIN FILE NO. F0025077

NOTICE

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

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

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in interest
to INTEGRA MORTGAGE COMPANY
Plaintiff

vs. No.

THOMAS DUVAL AND
SALLY DUVAL
Defendants

NOTICE AND COMPLAINT

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served upon you, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court, without further notice, for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

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

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

COMPLAINT

1. National City Bank of Pennsylvania, successor in interest to Integra Mortgage Company, is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio and is hereinafter referred to as "Plaintiff".
2. Defendants are adult individuals who reside at RR1, Box 54, Grampian, Clearfield County, Pennsylvania 16838.
3. On or about October 13, 1994 Defendants executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendants. Said Mortgage was recorded in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1637, Page 189. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.
4. Of even date with said Mortgage, Defendants executed and delivered to Plaintiff a Note, a copy of which is attached hereto, marked Exhibit "2" and made a part hereof.
5. By the terms and conditions of the aforementioned Mortgage and Note, Defendants agreed to repay certain sums to Plaintiff and, in so doing, to make certain monthly payments to Plaintiff as is more specifically shown by said Mortgage and Note.

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

7. On or about September 5, 2002 Notice of Homeowner's Emergency Act of 1983 were sent to Defendants in accordance with Act 91 of 1983(P.L.385, No. 91), as amended, and in accordance with Act 6 of 1974 (P.L. 11, No. 6), as amended, and pursuant to 12 PA.Code Chapter 31, Subchapter B, Section 31.201 et seq., as amended, and that an action on said Mortgage may be commenced after 33 days from the postmark date of said Notices. Said Notices Further advised Defendants of Defendant's rights and obligations in accordance with said Acts. Copies of said notices are attached hereto marked Exhibit "3", and made a part hereof.

8. Plaintiff avers that the outstanding principal balance due is \$29,049.87.

9. Plaintiff is entitled to interest at the rate of 8.625 percent per annum. Interest due from June 1, 2002 through and including March 15, 2003 amounts to \$1,997.52.

10. Pursuant to the terms and conditions of the aforementioned mortgage, Plaintiff, at its discretion, may do or pay whatever is necessary to protect the value of the property and Plaintiff's rights in the property. This sum is currently is \$186.76.

12. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$122.50 as of March 15, 2003.

13. By the terms of the aforementioned mortgage, Plaintiff is entitled to collect its reasonable attorneys' fees, which currently are \$850.00 and which will increase at the rate of \$110.00 per hour depending on the extent of litigation required.

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

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure against Defendants, jointly and severally, in the amount of \$30,209.13 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN LAW FIRM, P.C.

By: Marlene J. Bernstein
Marlene J. Bernstein, Esquire
Attorneys for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100
BERNSTEIN FILE NO. F0025077

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



Karen L. Stark
Karen L. Stark
Recorder of Deeds

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CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 7:01 AM 10-13-94
BY DALE B. GALL
FEE 18.00
Karen L. Stark, Recorder

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 13, 1994
The mortgagors are THOMAS DOVAL AND SALLY DOVAL

("Borrower"). This Security Instrument is given to Integra Mortgage Company,

which is organized and existing under the laws of Commonwealth of Pennsylvania
and whose address is 228 Allegheny Center Mall Pittsburgh, PA 15222-5356
("Lender"). Borrower owes Lender the principal sum of
Thirty One Thousand Five Hundred and 00/100 Dollar (U.S.\$ 31,500.00).
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for
monthly payments, with the full debt, if not paid earlier, due and payable on November 1, 2024. This Security
Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest and all renewals,
extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph
7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements
under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to
Lender the following described property located in CLEARFIELD
County, Pennsylvania.

SEE ATTACHED LEGAL DESCRIPTION

Which has the address of RD 3, BOX 84
Pennsylvania 16828 (24p Code) (*Property Address*)
PENNSYLVANIA-Single Family-FNMA/FHLMC UNIFORM DOCUMENT
Form 3010 9/94 Amended 9/91

GRANTOR

[Name, City]

EXHIBIT

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

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

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has failed to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums accrued by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is required by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application.** Lender shall, Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall be in default if any foreclosure action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by curing the action or proceeding to be eliminated with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

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

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

8. **Mortgage Insurance.** If Lender requires mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect. From an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premiums being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, due and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be

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

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

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when
due the principal of and interest on the debt evidenced by the Note and any prepayments and late charges due under
the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall
pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for:
(a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b)
yearly insurance payments or annual rents on the Property, if any; (c) yearly hoist or property insurance premiums;
(d) yearly flood insurance premiums; (e) yearly mortgage insurance premiums, if any; and (f) any taxes payable by
Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance
premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not
to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow
account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C.
Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may,
at any time, collect and hold Funds in an amount not to exceed the lesser amount. If so, Lender may estimate the amount
of funds due on the basis of current data and reasonable estimates of expenditures of future Escrow items or otherwise
in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity
(including Lender if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to
pay the Escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the
escrow account, or verifying the Escrow items, unless Lender pays Borrower interest on the Funds and applicable law
permits Lender to make such a charge. However, Lender may require Borrower to pay a service charge for an
independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law pro-
vides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be
required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however,
that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the
Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The
Funds are pledged as additional security for all the sum secured by this Security Instrument.

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

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

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

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to
the Property which may attain priority over this Security Instrument, and household payments or ground rents, if any.
Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower
shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of
amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish
to Lender receipts evidencing the payment(s).

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)
agrees in writing to the payment of the obligation secured by the lien to a manner acceptable to Lender; (b) consents
in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion
expedites the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to
Lender reordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject
to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien.
Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Form 3430-2000

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5. **Hazard Insurance.** Borrower shall keep the improvements now existing, or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazard, including perils that Lender requires. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not impaired. If the restoration or repair is not economically feasible and Lender's security would be lessened, the insurance proceeds shall be applied in the sum accrued by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has failed to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums accrued by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

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6. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Long Application; Leases.** Borrower shall occupy, maintain, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extraordinary circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the item created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by raising the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, provides forfeiture of the Borrower's interest in the Property or other material impairment of the item created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

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

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

8. **Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be

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required, at the option of Lender, if mortgage insurance coverage (to the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. **Inspection.** Lender or its agent may make reasonable entries upon and inspections of the Property.

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

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

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

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

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

12. **Successors and Assigns; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other instrument of the Note without that Borrower's consent.

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

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

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

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

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

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

18. Borrower's Right to Reinstatement. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as of the date acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorney's fees; and (d) takes such action as Lender may reasonably require to ensure that the terms of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

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

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

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

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

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to repossess after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument. Without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorney's fees and costs of title evidence to the extent permitted by applicable law.

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

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23. Waiver. Borrower, to the extent permitted by applicable law, waives and releases any error or defect in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extending of time, exemption from attachment or, levy and sale, and homestead exemption.

24. Relocation Period. Borrower's right to relocate provided in paragraph 16 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

25. Purchase Money Mortgage. If any of the debt incurred by this Security Instrument is held in Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

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

27. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

Adjustable Rate Rider Condominium Rider 1-4 Family Rider
 Graduated Payment Rider Planned Unit Development Rider Biweekly Payment Rider
 Balloon Rider Rate Improvement Rider Second Home Rider
 Other(s) (specify)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and to any rider(s) executed by Borrower and recorded with it.

Witnesses:

Thomas R. Duvall (Seal) Borrower

Sally Duvall (Seal) Borrower

(Seal) (Seal)
 Certificate of Residence: _____ Borrower
 I, Thomas R. Duvall, Borrower

of the within-named Mortgagor is 116 Allegheny Center Hall, Pittsburgh, PA 15212-5356
 Witness my hand this 13th day of October 1994 David Bell Agent of Mortgagor

COMMONWEALTH OF PENNSYLVANIA.
 On this, the 13th day of October, 1994, before me, the undersigned officer, per-

son whose name is subscribed to the within instrument and acknowledged that executed the same for the purpose
 herein contained.

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

My Commission Expires:

NOTARIAL Seal	2	3	4
NANCY M. SURAL, Notary Public Chest Township, Cleveland Co., PA My Commission Expires May 4, 1998			
5	6	7	8
Notary Public Date of Ack			

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Form 3009 rev 2

VOL 1637 NO 195

INTEGRA MORTGAGE COMPANY
RE: THOMAS DUVAL and SALLY DUVAL MORTGAGE-DESCRIPTION

ALL those certain lots or parcels of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a 3/4 inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running thence along the northern right of way Pennsylvania State Route SR-0879 North 72 degrees 24 minutes 17 seconds West a distance of 269.60 feet to a 3/4 inch rebar (set), said rebar being the southeast corner of land of Thomas L. Harnic, Jr. and Janet K. Harnic as recorded in Deed Book 1086, Page 87; thence along the eastern line of lands of Thomas L. Harnic, Jr. and Janet K. Harnic North 33 degrees 19 minutes 58 seconds East a distance of 239.28 feet to a 3/4 inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr.; thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 69 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a 3/4 inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances; South 31 degrees 41 minutes 43 seconds West a distance of 168.84 feet to an existing 3/4 inch rebar; South 72 degrees 24 minutes 28 seconds East a distance of 50.00 feet to a 3/4 inch rebar (set); South 31 degrees 41 minutes 44 seconds West a distance of 50.00 feet to a 3/4 inch rebar (set) and place of beginning.

CONTAINING 1.14 acres as shown on map prepared by Curry and Associates dated October 10, 1994. Bearing based on map prepared by the Curwensville Engineers for William H. Caldwell dated October 6, 1956 and recorded in Deed Book 454, Page 287.

BEING the same premises which Dennis W. Davis and Shirley J. Davis, husband and wife, conveyed to the Mortgagors herein by Deed dated the 12th day of October, 1994, not yet, but intended to be recorded concurrently herewith.

Entered of Record

10-13-1994

AOLP Karen L. Starck, Recorder

NOTE

October 13, 1994

Clearfield
[City]

PA
[State]

RD 1, BOX 54

GRAMPIAN

PA 16838

[Property Address]

12-1966
12-1966

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 31,500.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Integra Mortgage Company

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 8.6250 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note, and is the amount I will pay on default arrearages in the event I file for bankruptcy.

3. PAYMENTS

(A) Time and Place of Payments

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

I will make my monthly payments on the 1st day of each month beginning on December 01, 1994. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on November 1, 2024, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at 116 Allegheny Center Mall Pittsburgh, Pennsylvania 15212-5356 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 245.00

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment". When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of FIFTEEN (15) calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.00 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of the different address.

EXHIBIT 2
2 PAGES
PAGE 1 OF 2

8492513 0122966

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

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

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

Thomas D. Duval (Seal)
THOMAS DUVAL
556-02-8389
-Borrower

SSN:
Sally Duval (Seal)
SALLY DUVAL
571-35-0896
-Borrower

SSN:

(Seal)
-Borrower

SSN:

NOV 30 1994 (Seal)
-Borrower
PAY TO THE ORDER OF (WITHOUT RECOURSE)

SSN:

INTEGRA MORTGAGE COMPANY (Sign Original Only)

BY Beverly J. Kraus

BEVERLY J. KRAUS
ASSISTANT VICE PRESIDENT

National City[®] Mortgage

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

September 05, 2002

Thomas Duval
Rr 1 Box 54
Grampian PA 16838

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

Loan No. 849251-3
Current Servicer: National City Mortgage

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Rr 1 Box 54
Grampian PA 16838

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 07/01/2002 - 09/01/2002 and the following amount(s) are now past due:

Monthly Payments	942.78
Late Charges	24.50
Less Suspense Balance	.00-
Total Due	967.28

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

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

HOW TO CURE THE DEFAULT
of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 967.28, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable)

ACT 91 NOTICE

TAKE ACTION TO SAVE

YOUR HOME FROM

FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to Foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

Phone Number: 1-800-523-8654

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BE-
HALF.

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

TO ASSERT THE NONEXISTENCE OF DEFAULT IN ANY FORECLOSURE PRO-
CEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCU-
MENTS.

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

JAMS COUNTY
 American Red Cross—
 Hanover Chapter
 19 Carlisle Street
 Hanover, Pennsylvania 17331
 (717) 637-3768
 AX (717) 637-3294

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

Financial Counseling Services of
 Franklin
 31 West 3rd Street
 Waynesboro, PA 17268
 (717) 782-3285

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

ALLEGHENY COUNTY
 Pennsylvania Housing Finance
 Agency
 (Marcia Hess)
 2275 Swallow Hill road, Bldg 200
 Pittsburgh, PA 15220
 (412) 429-2842
 FAX (412) 429-2835

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or (1800) 737-2933
 FAX (412) 338-9963

Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102 or
 1 (800) 792-2801
 FAX (412) 391-4512

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

CCCS of Western Pennsylvania, Inc.
 309 Smithfield Street
 Pittsburgh, PA 15222
 (412) 471-7584

Housing Opportunities
 133 Seventh Street
 McKeesport PA 15132
 (412) 664-1906
 Fax (412) 664-0873

Urban League Of Pittsburgh
 Bldg. For Equal Opportunity
 One Smithfield St.
 Pittsburgh PA 15222-2222
 (412) 227-4802
 FAX (412) 261-5207

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

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

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

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

BEAVER COUNTY
 Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956
 FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
 971 Third Street
 Beaver, PA 15009
 (724) 774-0798

Housing Opportunities of Beaver
 County, Inc.
 650 Corporation St, Suite 207
 Beaver, PA 15009
 (724) 728-7511

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

Housing Opportunities Inc.
 133 Seventh Street
 P.O. Box 9
 McKeesport PA 15134

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or (1800) 737-2933
 FAX (412) 338-9963

BEDFORD COUNTY
 Bedford-Fulton Housing Services
 10241 Lincoln Highway
 Everett, PA 15537
 (814) 623-9129
 FAX (814) 623-7187

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

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

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

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

BERKS COUNTY
 Budget Counseling Center
 101 First Street

CCCS of Lehigh Valley
 3671 Crescent Court East
 Whitehall PA 18052
 (610) 821-4011 or 800-220-2733
 (814) only
 FAX (610) 821-8932

Economic Opportunity Cabinet of
 Schuylkill County
 225 N. Centre Street
 Pottsville, PA 17901
 (717) 622-1995
 FAX (717) 622-0429

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

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

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

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

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

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

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

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

1631 S Atherton St, Suite 100
 State College, PA 16801
 (814) 238-3668
 FAX (814) 2383689

The Trehab Center of Northeastern PA
 10 Public Avenue
 Montrose, PA 18801
 (570) 278-3338 or 800-982-4045
 FAX (570) 278-1889

185 Elmira Street
 P.O. Box 218
 Troy, PA 16947
 (570) 297-2101

German Street, P.O. Box 389
 Dushore, PA 18614
 (570) 928-9668
 FAX (570) 928-8144

103 Warren Street, P.O. Box 709
 Tunkhannock PA 18657

33 Walnut Street
 Wellsboro, PA 16901
 (570) 724-5252
 FAX (570) 724-5783
 931 Main Street
 Honesdale PA 18431
 (570) 253-8941
 FAX (570) 253-4817

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

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

Bucks County Housing Group, Inc.
 140 East Richardson Avenue
 Langhorne, PA 19047
 (215) 750-4310
 FAX (215) 750-4318

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

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

CCCS of Delaware Valley
 Trevose Corporate Center
 4606 Street Road
 Trevose PA 19047
 (215) 563-5865

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

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

American Credit Counseling Institute
 845 Coates St.
 Coatesville PA 19320
 (888) 212-6741

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

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

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

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

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

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

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

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

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

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

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

Keystone Econ Development Corp.
1954 Mary Grace Lane
Johnstown PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335
Tableland Services, Inc.
535 East Main Street
Somerset PA 15501
(814) 445-9628 or 1-800-452-0148
FAX (814) 443-3690

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

CCCS of Western PA
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Western PA
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CARBON COUNTY
EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall PA 18052
610-821-4011 or 800-220-2733
570 & 814 only for 800#
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

1631 S Atherton St, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

Commission on Economics Opportunity of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CENTRE COUNTY
CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Lycoming-Clinton Co Comm For Community Action (STEP)
2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

CCCS of Northeastern PA
1631 S. Atherton St, Suite 100
State College PA 16801
(814) 238-3668
FAX (814) 238-3669

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

CHESTER COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Services
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (610) 375-7830

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 563-7020

HACE
167 W. Allegheny Ave, 2nd Fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122
Community Housing Counseling Inc
P.O. Box 244
Kennett Square, PA 19348
(610) 444-3582
FAX (610) 444-8243

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

Phila Council For Community Adv
100 North 17th Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1-800-788-5062
(H.O.only)
FAX (717) 399-4127

Community Devel. Corp of Frankford Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
(610) 874-1484

CCCS of Delaware Valley
Marshall Building
790 E. Market St., Suite 215
West Chester, PA 19382
(215) 563-5665

American Credit Counseling Institute
845 Coates St.
Coatesville PA 19320
(888) 212-6741
144 E. Dekalb Pike

King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warrington PA 18974
(215) 444-9429
FAX (215) 956-6344

CLARION COUNTY
CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY
Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

CLINTON COUNTY
Lycoming-Clinton Counties Commission For Community Action (STEP)
2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

CCCS of Northeastern PA
1631 S Atherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

COLUMBIA COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

Commission on Economics Opportunity of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CRAWFORD COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
(412) 981-5310

CUMBERLAND COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

Community Action Commission of
The Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

PHILADELPHIA COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 N Broad Street
Philadelphia PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 864-2666

HACE
167 W. Allegheny, 2nd Fl
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Housing Association of Delaware
Valley
1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010
FAX (215) 790-9132

Media Fellowship House
302 S. Jackson Street
Media PA 19063
(610) 565-0846
FAX (651) 565-8567

Housing Association of Delaware
Valley
658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224
FAX (215) 765-7614

PCCA
100 North 17TH Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Comm Devel. Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia PA 19124
(215) 744-2990
FAX (215) 744-2012

American Credit Counseling Institute
845 Coates St
Coatesville PA 19320
(888) 212-6741

144 E Dekalb Pike
King of Prussia PA 19406
610-971-2210
610-971-2210

PIKE COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summitt PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

POTTER COUNTY
Northern Tier Community Action Corp.
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (610) 375-7830

Econ Opport Cabinet of Schuylkill Co
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Commission on Econ Opportunity of
Luz Co.
163 Amber Lane
Wilkes-Barre PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL
BEFORE FAXING

(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CCCS of Lehigh Valley
P.O. Box A
Whitehall PA 18052
(610) 821-4011
FAX (610) 821-8932

SNYDER COUNTY
CCCS of Western Pennsylvania, Inc
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Urban League of Metropolitan
Harrisburg
2107 N. 6th Street
Harrisburg PA 17101
17101
(717) 541-1757
FAX (717) 234-9459

Community Action Comm of the
Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

SOMERSET COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Bedford-Fulton Housing Services
1954 Mary Grace Lane
Johnstown, PA 15901
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive

CCCS of Western Pennsylvania, Inc.
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628 - 1-800-452-0148
FAX (814) 443-3690

SULLIVAN COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summitt, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

103 Warren Street, P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summitt, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
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(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

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185 Elmira Street, P.O. Box 218
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(570) 297-2101
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German Street, P.O. Box 389
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(570) 928-9668
FAX (570) 928-8144

17 Crafton Street
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103 Warren Street, P.O. Box 709
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FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
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FAX (570) 278-1889

TIOGA COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summitt, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
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(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
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German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
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931 Main Street
Honesdale PA 18431
(570) 253-8941
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103 Warren Street, P.O. Box 709
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(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

UNION COUNTY
Lycoming-Clinton Co Comm For
Comm Action (STEP)
2138 Lincoln Street, P.O. Box 1328
Williamsport, PA 17703
(570) 328-0587
FAX (717) 322-2197

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
(814) 944-8100

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summitt, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

VENANGO COUNTY
Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

John F. Kennedy Center, Inc
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

CCCS of Western Pennsylvania, Inc.
 YMCA Building
 339 North Washington Street
 Butler, PA 16001
 (412) 282-7812

WARREN COUNTY
 Booker T. Washington Center
 1720 Holland Street
 Erie, PA 16503
 (814) 453-5744
 FAX (814) 453-5749

Greater Erie Community Action Committee
 18 West 9TH Street
 Erie, PA 16501
 (814) 459-4581
 FAX (814) 456-0161

Warren-Forrest Counties Economic Opportunity Council
 1209 Pennsylvania Avenue, West P.O. Box 547
 Warren, PA 16365
 (814) 726-2400
 FAX (814) 723-0510

WASHINGTON COUNTY
 Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102
 FAX (412) 391-4512

Community Action Southwest
 22 West High Street
 Waynesburg, PA 15370
 (724) 852-2893

CCCS of Western Pennsylvania, Inc.
 1 North Gate Square
 #2 Garden Center Drive
 Greensburg, PA 15601

CCCS of Western Pennsylvania, Inc.
 53 N. College Street
 Washington PA 15301
 (724) 222-8292

Housing Opportunities, Inc
 133 Seventh Street
 McKeesport, PA 15132
 (412) 664-1590
 FAX (412) 664-0873

Mon-Valley Unemployed Committee
 120 E. 9th Avenue
 Homestead, PA 15120
 (412) 462-9962
 FAX (412) 462-996

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or 1(800) 737-2933
 FAX (412) 338-9963

WAYNE COUNTY
 CCCS of Northeastern Pennsylvania
 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-9163 OR 1-800-922-9537
 FAX (570) 587-9134/9135

31 W. Market St.
 Wilkes-Barre PA 18702
 (570) 821-0837 or 800-922-9537
 FAX (570) 821-1785

South 7th Street
 Troupsburg PA 18360
 (70) 420-8980 or 800-922-9537
 AX (570) 420-8981

German Street, P.O. Box 389
 FAX (570) 297-2799
 (570) 928-9668
 FAX (570) 928-8144

17 Crafton Street
 Wellsboro, PA 16901
 (570) 724-5252
 FAX (570) 724-5783

931 Main Street
 Honesdale PA 18431
 (570) 253-8941
 FAX (570) 253-4817

103 Warren Street, P.O. Box 709
 Tunkhannock, PA 18657
 (570) 836-6840
 FAX (570) 836-6332

7 Lake Avenue, Box 339
 Montrose, PA 18801
 (570) 278-3338 or 1-800-982-4045
 FAX (570) 278-1889

WESTMORELAND COUNTY
 Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102
 FAX (412) 391-4512

Community Action Southwest
 22 West High Street
 Waynesburg, PA 15370
 (724) 852-2893

CCCS of Western Pennsylvania, Inc.
 1 North Gate Square
 #2 Garden Center Drive
 Greensburg, PA 15601
 (724) 838-1290

CCCS of Western Pennsylvania, Inc.
 199 Edison Street
 Uniontown PA 15401
 (724) 439-8939

Housing Opportunities, Inc
 133 Seventh Street
 McKeesport, PA 15132
 (412) 664-1590
 FAX (412) 664-0873

Mon-Valley Unemployed Committee
 120 E. 9th Avenue
 Homestead, PA 15120
 (412) 462-9962
 FAX (412) 462-996

Indiana Co Community Action Program
 827 Water Street, Box 187
 Indiana, PA 15701
 (724) 465-2657
 FAX (724) 465-5118

Keystone Economic Development Corporation
 1954 Mary Grace Lane
 Johnstown, PA 15901
 (814) 535-6556
 FAX (814) 539-1688

Tableland Services Inc.
 535 East Main Street
 Somerset, PA 15501
 (814) 445-9628
 1-800-452-0148
 FAX (814) 443-3690

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or 1(800) 737-2933
 FAX (412) 338-9963

WYOMING COUNTY
 Common Economics Opportunity of Luzerne Co
 163 Amber Lane
 Wilkes-Barre, Pennsylvania 18701
 (570) 826-0510 OR 1-800-822-0359
 FAX (570) 829-1665—CALL BEFORE FAXING
 (570) 455-4994 HAZELTON
 FAX (570) 455-5631—CALL BEFORE FAXING
 (570) 836-4090 TUNKHANNOCK

CCCS of Northeastern Pennsylvania
 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-9163 OR 1-800-922-9537
 FAX (570) 587-9134/9135

31 W. Market St.
 Wilkes-Barre PA 18702
 (570) 821-0837 or 800-922-9537
 FAX (570) 821-1785

The Trehab Center of Northeastern PA
 185 Elmira Street, P.O. Box 218
 Troy, PA 16947
 (570) 297-2101
 FAX (570) 297-2799

German Street, P.O. Box 389
 FAX (570) 297-2799
 (570) 928-9668
 FAX (570) 928-8144

17 Crafton Street
 Wellsboro, PA 16901
 (570) 724-5252
 FAX (570) 724-5783

931 Main Street
 Honesdale PA 18431
 (570) 253-8941
 FAX (570) 253-4817

103 Warren Street, P.O. Box 709
 Tunkhannock, PA 18657
 (570) 836-6840
 FAX (570) 836-6332

7 Lake Avenue, Box 339
 Montrose, PA 18801
 (570) 278-3338 or 1-800-982-4045
 FAX (570) 278-1889

YORK COUNTY
 American Red Cross—Hanover Chapter
 529 Carlisle Street
 Hanover, Pennsylvania 17331
 (717) 637-3768
 FAX (717) 637-3294

Housing Council of York
 116 North George Street
 York, PA 17401
 (717) 854-1541
 FAX (717) 845-7934

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Road
 Harrisburg, PA 17102
 CCCS of Western Pennsylvania, Inc.
 912 South George Street
 York, PA 17403
 (717) 846-4176

Adams County Housing Authority
 139-143 Carlisle St
 Gettysburg PA 17325
 (717) 334-1518
 FAX (717) 334-8326

Financial Counseling Services of
Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

Urban League of Metropolitan
Harrisburg
N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 731-9589

Community Action Comm of the
Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757
FAX (717) 234-2227

Adams County Housing Authority
139-143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518
FAX (717) 334-8326

DAUPHIN COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Urban League of Metropolitan
Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

Community Action Commission
of the Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

DELAWARE COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street-Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 864-2666

HACE
167 W. Allegheny Ave., 2nd Floor
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

Community Housing Counselor, Inc.
P.O. Box 244
Kennett Square PA 19348
(610) 444-3682
FAX (610) 444-8243

Philadelphia Council For Community
Adv
100 North 17th Street
Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Community Devel Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
(610) 874-1484

CCCS of Delaware Valley
280 North Providence Road
Media, PA 19063
(215) 563-5665

ACCI
175 Strafford Ave, Suite 1
Wayne PA 19087
(610) 971-2210
FAX (610) 687-7860

ACCI
144 E. Dekab Pike
King of Prussia, PA 19406
(610) 971-2210

ELK COUNTY
John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

Northern Tier Community Action Corp
P.O. Box 389
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

ERIE COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

Greater Erie Community Action
Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

FAYETTE COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

Fayette Co. Community Action
Agency, Inc.
137 North Beeson Avenue
Greensburg, PA 15601

FAX (412) 437-4418
Tableland Services Inc.
131 North Center Avenue
Somerset, PA 15501
(814) 445-9628
FAX (814) 443-3690

CCCS Of Western PA
199 Edison Street
Uniontown PA 15401
(724) 439-8939

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962

FOREST COUNTY
Warren-Forrest Counties Economic
Opportunity Council
204 Liberty Street
Post Office Box 547
Warren, PA 16365
(814) 726-2400
FAX (814) 723-0510

FRANKLIN COUNTY
Financial Services Unlimited
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

American Red Cross—Hanover
Chapter
529 Carlisle Street
Hanover, PA 17331
(717) 637-3768
FAX (717) 637-3294

Community Action Commission of
Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757
FAX (717) 234-2227

Urban League of Metropolitan Hbg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Adams County Housing Authority
139-143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518
FAX (717) 334-8326

FULTON COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Financial Counseling Services of
Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

GREENE COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-9964

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893
FAX (412) 627-7713

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

HUNTINGDON COUNTY
Bedford-Fulton Housing Services
RD 1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

INDIANA COUNTY
CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

JEFFERSON COUNTY
John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

Indiana County Community Action
Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

JUNIATA COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	LEHIGH COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (570) & (814) ONLY FAX (610) 821-8932 Economic Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	MIFFLIN COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	Phila Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
LACKAWANNA COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	LUZERNE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	American Credit Counseling Instit 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
LANCASTER COUNTY Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	MONROE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	1400 Abington Executive Park Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-6980 or 800-922-9537 FAX (570) 420-8981	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 1-800-220-2733 (717) & (814) ONLY FAX (215) 821-8932	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, Pennsylvania 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	MONTOUR COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	MONTOUR COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	1400 Abington Executive Park Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-6980 or 800-922-9537 FAX (570) 420-8981	1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	LYCOMING COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	LYCOMING COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	NORTHAMPTON COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (717) & (814) ONLY FAX (610) 821-8932
LAWRENCE COUNTY CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	MONTGOMERY COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	NORTHUMBERLAND COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 Beaver, PA 15009 (724) 728-7202 FAX (412) 728-7202	MCKEAN COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
LEBANON COUNTY Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	PERRY COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
			Urban League of Metropolitan Harrisburg 2107 N. 6th Street

September 05, 2002

Sally Duval
Rr 1 Box 54
Grampian PA 16838

Loan No. 849251-3
Current Servicer: National City Mortgage

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Rr 1 Box 54
Grampian PA 16838

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 07/01/2002 - 09/01/2002
and the following amount(s) are now past due:

Monthly Payments	942.78
Late Charges	24.50
Less Suspense Balance	.00-
Total Due	967.28

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION
(Do not use if not applicable):

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days
HOW TO CURE THE DEFAULT

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 967.28, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable)

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to Foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE
MORTGAGE PAYMENTS.

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

- IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL.
- IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
- IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE – Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. THIS MEETING MUST OCCUR WITHIN THE NEXT (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES – If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE – Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default). If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

YOU MUST FILE YOUR APPLICATION PROMPTLY. IF YOU FAIL TO DO SO OR IF YOU DO NOT FOLLOW THE OTHER TIME PERIODS SET FORTH IN THIS LETTER, FORECLOSURE MAY PROCEED AGAINST YOUR HOME IMMEDIATELY AND YOUR APPLICATION FOR MORTGAGE ASSISTANCE WILL BE DENIED.

AGENCY ACTION – Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.) **IF YOU DO NOT CURE THE DEFAULT (see page 1)** – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage property.

IF THE MORTGAGE IS FORECLOSED UPON – The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorneys' fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES – The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE – If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Cur-ing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately **FOUR(4) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER: Name of Lender: National City Mortgage

Address: 3232 Newmark Dr. Miamisburg OH 45342

Phone Number: 1-800-523-8654

Contact Person: COLLECTIONS DEPT.

EFFECT OF SHERIFF'S SALE – You should realize that a Sheriff's Sale will end your ownership of the mortgaged property and your right to occupy it. If you continue to live in the property after the Sheriff's Sale, a lawsuit to remove you and your furnishing and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE – You may or may not be able to sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied. For additional information please contact the Collection Dept.

YOU MAY ALSO HAVE THE RIGHT:

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT
OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF
THIS DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BE-
HALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DE-
FAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT
HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY
CALENDAR YEAR.)

TO ASSERT THE NONEXISTENCE OF DEFAULT IN ANY FORECLOSURE PRO-
CEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH
ACTION BY THE LENDER.

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

APPENDIX C
PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

(Rev. 6/99)

DAKOTA COUNTY
 American Red Cross—
 Anover Chapter
 19 Carlisle Street
 Anover, Pennsylvania 17331
 (717) 637-3768
 AX (717) 637-3294

CCS of Western PA
 000 Linglestown Road
 Harrisburg PA 17102
 (717) 541-1757
 AX (717) 541-4670

Financial Counseling Services of
 Franklin
 31 West 3rd Street
 Waynesboro, PA 17268
 (717) 762-3285

Adams County Housing Authority
 139-143 Carlisle St
 Gettysburg PA 17325
 (717) 334-1518
 FAX (717) 334-8326

ALLEGHENY COUNTY
 Pennsylvania Housing Finance
 Agency
 (Marcia Hess)
 2275 Swallow Hill road, Bldg 200
 Pittsburgh, PA 15220
 (412) 429-2842
 FAX (412) 429-2835

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or (1800) 737-2933
 FAX (412) 338-9963

Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102 or
 1 (800) 792-2801
 FAX (412) 391-4512

Community Action Southwest
 22 West High Street
 Waynesburg, PA 15370
 (724) 852-2893

CCCS of Western Pennsylvania, Inc.
 309 Smithfield Street
 Pittsburgh, PA 15222
 (412) 471-7584

Housing Opportunities
 133 Seventh Street
 McKeesport PA 15132
 (412) 664-1906
 Fax (412) 664-0873

Urban League Of Pittsburgh
 Bldg. For Equal Opportunity
 One Smithfield St.
 Pittsburgh PA 15222-2222
 (412) 227-4802
 FAX (412) 261-5207

Mon-Valley Unemployed Committee
 120 E. 9th Avenue
 Homestead, PA 15120
 (412) 462-9962

ARMSTRONG COUNTY
 CCCS of Western Pennsylvania, Inc.
 217 E. Plank Road
 Altoona PA 16602
 (814) 944-8100 or (814) 944-5747

Indiana Co. Community Action
 Program
 827 Water Street, Box 187
 Indiana PA 15701
 (724) 465-2657
 FAX (724) 465-5118

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or
 1800) 737-2933
 FAX (412) 338-9963

BEAVER COUNTY
 Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956
 FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
 971 Third Street
 Beaver, PA 15009
 (724) 774-0798

Housing Opportunities of Beaver
 County, Inc.
 650 Corporation St, Suite 207
 Beaver, PA 15009
 (724) 728-7511

Mon Valley Unemployed Committee
 120 E. 9th Avenue
 Homestead, PA 15120
 (412) 462-9962
 (412) 462-9964

Housing Opportunities Inc.
 133 Seventh Street
 P.O. Box 9
 McKeesport PA 15134

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or (1800) 737-2933
 FAX (412) 338-9963

BEDFORD COUNTY
 Bedford-Fulton Housing Services
 10241 Lincoln Highway
 Everett, PA 15537
 (814) 623-9129
 FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.
 217 E. Plank Road
 Altoona PA 16602
 (814) 944-8100
 FAX (814) 944-5747

Keystone Economic
 Development Corporation
 1954 Mary Grace Lane
 Johnstown, PA 15901
 (814) 535-6556
 FAX (814) 539-1688

Tableland Services, Inc.
 535 East Main Street
 Somerset PA 15501
 (814) 445-9628 or 1-800-452-0148
 FAX (814) 443-3690

Weatherization Office
 917 Mifflin Street
 Huntington, PA 16652
 (814) 643-2343

BERKS COUNTY
 Budget Counseling Center
 5th Street

CCCS of Lehigh Valley
 3671 Crescent Court East
 Whitehall PA 18052
 (610) 821-4011 or 800-220-2733
 (814) only
 FAX (610) 821-8932

Economic Opportunity Cabinet of
 Schuylkill County
 225 N. Centre Street
 Pottsville, PA 17901
 (717) 622-1995
 FAX (717) 622-0429

Community Housing Counselor, Inc.
 P.O. Box 244
 Kennett Square, PA 19348
 (610) 444-3682
 FAX (610) 444-8243

BLAIR COUNTY
 Bedford-Fulton Housing Services
 R.D.#1, Box 384
 Everett, PA 15537
 (814) 623-9129
 FAX (814) 623-7187

Keystone Economic Development
 Corp
 1954 Mary Grace Lane
 Johnstown PA 15901
 (814) 535-6556
 FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
 217 E. Plank Road
 Altoona PA 16602
 (814) 944-8100 or (814) 944-5747

Weatherization Office
 917 Mifflin Street
 Huntington, PA 16652
 (814) 643-2343

BRADFORD COUNTY
 CCCS of Northeastern Pennsylvania
 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-9163 OR 1-800-922-9537
 FAX (570) 587-9134/9135

31 W. Market St.
 Wilkes-Barre, PA 18702
 (570) 821-0837 or 800-922-9537
 FAX (570) 821-1785

9 South 7th Street
 Stroudsburg PA 18360
 (570) 420-8980 or 800-922-9537
 FAX (570) 420-8981

1631 S Atherton St, Suite 100
 State College, PA 16801
 (814) 238-3668
 FAX (814) 2383669

The Trehab Center of Northeastern PA
 10 Public Avenue
 Montrose, PA 18801
 (570) 278-3338 or 800-982-4045
 FAX (570) 278-1889

185 Elmira Street
 P.O. Box 218
 Troy, PA 16947
 (570) 297-2101

German Street, P.O. Box 389
 Dushore, PA 18614
 (570) 928-9668
 FAX (570) 928-8144

103 Warren Street, P.O. Box 709
 Tunkhannock PA 18657

33 Walnut Street
 Wellsboro, PA 16901
 (570) 724-5252
 FAX (570) 724-5783
 931 Main Street
 Honesdale PA 18431
 (570) 253-8941
 FAX (570) 253-4817

BUCKS COUNTY
 Acom Housing Corporation
 846 North Broad Street
 Philadelphia, PA 19130
 (215) 765-1221
 FAX (215) 765-1427

Northwest Counseling Service
 5001 North Broad Street
 Philadelphia, PA 19141
 (215) 324-7500
 FAX (215) 324-8753

Bucks County Housing Group, Inc.
 140 East Richardson Avenue
 Langhorne, PA 19047
 (215) 750-4310
 FAX (215) 750-4318

CCCS of Delaware Valley
 1515 Market Street - Suite 1325
 Philadelphia PA 19107
 (215) 563-5665
 FAX (215) 864-2666

HACE
 167 Allegheny Ave 2nd Fl.
 Philadelphia, PA 19140
 (215) 426-8025
 FAX (215) 426-9122

CCCS of Delaware Valley
 Trevose Corporate Center
 4606 Street Road
 Trevose PA 19047
 (215) 563-5865

Community Dev'l. Corp. of Frankford
 4620 Griscom Street
 Philadelphia, PA 19124
 (215) 744-2990
 FAX (215) 744-2012

CCCS of Lehigh Valley
 3671 Crescent Court East
 Whitehall, PA 18052
 (610) 821-4011 OR 800-220-2733
 FAX (610) 821-8932

American Credit Counseling Institute
 845 Coates St.
 Coatesville PA 19320
 (888) 212-6741

144 E Dekalb Pike
 King of Prussia PA 19406
 610-971-2210
 FAX (610) 265-4814

755 York Rd, Suite 103
 Warminster PA 18974
 (215) 444-9429
 FAX (215) 956-6344

BUTLER COUNTY
 Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102
 FAX (412) 391-4512

CCCS of Western PA
 YMCA Building
 339 North Washington Street
 Butler, PA 16001
 (724) 282-7812

Housing Opportunities, Inc. 650 Corporate St., Suite 207 McKeesport, PA 15132 (412) 664-1590 FAX (412) 664-0873	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 610-821-4011 or 800-220-2733 570 & 814 only for 800# FAX (610) 821-0137	HACE 167 W. Allegheny Ave, 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122 Community Housing Counseling Inc P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	CCCS of Northeastern PA 1631 S Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 238-3669
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335
Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 (412) 664-1906 FAX (412) 664-0873	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	Phila Council For Community Adv 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 238-3669	Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 (H.O. only) FAX (717) 399-4127	CCCS of Northeastern PA 1631 S Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 238-3669
CAMBRIA COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	Community Devel. Corp of Frankford Group Ministry 4820 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012	CCCS of Northeastern PA 201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
CCCS of Western PA 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747	American Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 (610) 874-1484	COLUMBIA COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (412) 465-2657 FAX (412) 465-5118	Lycoming-Clinton Co Comm For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CCCS of Delaware Valley Marshall Building 790 E. Market St., Suite 215 West Chester, PA 19382 (215) 563-5665	1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Keystone Econ Development Corp. 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Northeastern PA 1631 S. Atherton St, Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741 144 E. Dekalb Pike	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK
CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335	CCCS of Northeastern PA 201 Basin Street Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344	CRAWFORD COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749
Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	CCCS of Northeastern PA 1631 S. Atherton St, Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	CLARION COUNTY CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (412) 282-7812	Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161
CAMERON COUNTY Northern Tier Community Action Corp. P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CHESTER COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	CLEARFIELD COUNTY Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
CCCS of Western PA 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Northwest Counseling Services 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (412) 981-5310
CARBON COUNTY EOC of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	CUMBERLAND COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670

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Community Action Commission of
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1514 Derry Street
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FAX (651) 565-8567

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Group Ministry
4620 Griscom Street
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Coatesville PA 19320
(888) 212-6741

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FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summitt PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

9 South 7th Street
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Northern Tier Community Action Corp.
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SCHUYLKILL COUNTY
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Reading, PA 19601
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Econ Opport Cabinet of Schuylkill Co
225 N. Centre Street
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Commission on Econ Opprtunity of
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Community Action Comm of the
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FAX (814) 456-0161

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 YMCA Building
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 (412) 282-7812

WARREN COUNTY
 Booker T. Washington Center
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 Erie, PA 16503
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Warren-Forrest Counties Economic Opportunity Council
 1209 Pennsylvania Avenue, West P.O. Box 547
 Warren, PA 16365
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CCCS of Western Pennsylvania, Inc.
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 (412) 664-1590
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Mon-Valley Unemployed Committee
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 Homestead, PA 15120
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WAYNE COUNTY
 CCCS of Northeastern Pennsylvania
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 529 Carlisle Street
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 FAX (717) 637-3294

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 CCCS of Western Pennsylvania, Inc

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199 Edison Street
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(215) 821-4011 1-800-220-2733
(717) & (814) ONLY
FAX (215) 821-8932

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1-800-788-5062
FAX (717) 399-4127

LAWRENCE COUNTY
CCCS of Western Pennsylvania
1st Federal Plaza-Suite 406
North Mill Street
New Castle, PA 16101
(724) 652-8074

312 Chestnut Street, Suite 227
Meadville PA 16335
(814) 333-8570
Shenango Valley Urban League, Inc.

601 Indiana Avenue
Farrell, PA 16121
(724) 981-5310

Housing Opportunities of Beaver
County
650 Corporation St., Suite 207
Beaver, PA 15009
(724) 728-7202
FAX (412) 728-7202

LEBANON COUNTY
Economic Opportunity Cabinet of
Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1-800-788-5062
FAX (717) 399-4127

LEHIGH COUNTY

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 OR 1-800-220-2733
(570) & (814) ONLY
FAX (610) 821-8932
Economic Opport Cabinet of
Schuylkill Co
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or 800-922-9537
FAX (570) 587-9134/9135

Comm. on Econ Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, Pennsylvania 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

EOC of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

LYCOMING COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

Lycoming-Clinton Counties
Commission For Community Action
(STEP)

2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

MCKEAN COUNTY

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

Northern Tier Community Action Corp
P.O. Box 389
135 W. 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

MERCER COUNTY

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
(724) 981-5310

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

MIFFLIN COUNTY

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

CCCS of Northeastern PA
1631 S Atherton St
Suite 100
State College PA 16801
(814) 238-3668
FAX (814) 238-3669

MONROE COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135
9 South 7th Street
Shroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

Comm on Econ Opp of Luzerne
County

163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

MONTGOMERY COUNTY

Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
Norristown Business Center
190 W. Germantown Pike, Suite 140
Norristown PA 19401
(215) 563-5665

Community Action Development
Comm
701 DeKalb Street
Norristown, PA 19401
(610) 277-6363
FAX (610) 277-2123

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 864-2666

Community Housing Counselors Inc
P.O. Box 244
Kennett Square, PA 19348
(215) 444-3682
FAX (215) 444-8243

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846

Phila Council For Community
Advmnt
100 North 17th Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

American Credit Counseling Insti
845 Coates St.
Coatesville, PA 19320
(888) 212-6741

144 E. Dekalb Pike
King of Prussia PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Rd., Suite 103
Warminster PA 18974
(215) 444-9429
FAX (215) 956-6344

MONTOUR COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

NORTHAMPTON COUNTY
CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 OR 1-800-220-2733
(717) & (814) ONLY
FAX (610) 821-8932

NORTHUMBERLAND COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

Economic Opportunity Cabinet of
Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

PERRY COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Financial Counseling Services of
Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

Urban League of Metropolitan
Harrisburg
2107 N.6th Street

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that she is the Banking Officer for the Plaintiff herein, that she is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint in Mortgage Foreclosure are true and correct to the best of her knowledge, information and belief.

Teresa S. Clopp
Teresa S. Clopp
Authorized Signer

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF PENNSYLVANIA,
Successor in Interest to INTEGRA MORTGAGE
COMPANY

vs.

THOMAS DUVAL AND SALLY DUVAL

: No. 03-350-CD

NOW, this 15th day of September, 2004, upon consideration of the Plaintiff's Motion to Amend Caption, Nunc Pro Tunc, a Rule is hereby issued Clearfield Bank & Trust Company, to Show Cause why the Motion should not be granted. Rule Returnable the 5 day of October, 2004, for filing written response.

NOTICE

A PETITION OR MOTION HAS BEEN FILED AGAINST YOU IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PETITION OR MOTION BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE MATTER SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND AN ORDER MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR RELIEF REQUESTED BY THE PETITIONER OR MOVANT. YOU MAY LOSE RIGHTS IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

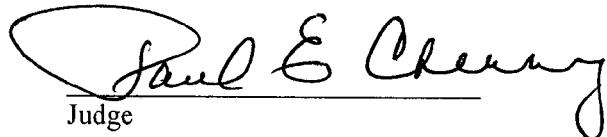
COURT ADMINISTRATOR
Clearfield County Courthouse
230 East Market Street, Suite 228
Clearfield, PA 16830
(814) 765-2641, Ext. 1300 or 1301

FILED
O 1:50 BA 300 Johnson
SEP 16 2004

BY THE COURT:

William A. Shaw
Prothonotary

Judge


Paul E. Cheaney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, Successor in
Interest to INTEGRA MORTGAGE
COMPANY,

Civil Action No. 03-350-CD

Plaintiff,

vs.

THOMAS DUVAL AND
SALLY DUVAL

PLAINTIFF'S MOTION TO AMEND
CAPTION, NUNC PRO TUNC,
PURSUANT TO PA. R.C.P.1033

Defendants.

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON A. McKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8110

BERNSTEIN FILE NO. F0025077

FILED *10/28/04*
10/28/04 SEP 09 2004
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, Successor in
Interest to INTEGRA MORTGAGE
COMPANY,

Plaintiff,

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL

Defendants.

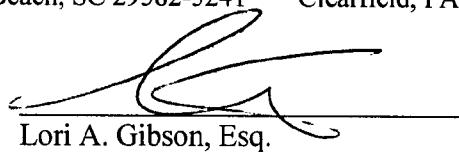
CERTIFICATE OF SERVICE

I, Lori A. Gibson, Esq., do hereby certify that a true and correct copy of the foregoing Motion was served upon the following parties on September 7, 2004 by first class U.S. Mail postage pre-paid:

Thomas Duval
702 Windy Hill
North Myrtle Beach, SC 29582-5241

Sally Duval
702 Windy Hill
North Myrtle Beach, SC 29582-5241

Clearfield Bank & Trust Company
11 North Second Street
Clearfield, PA 16830



Lori A. Gibson, Esq.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, Successor in
Interest to INTEGRA MORTGAGE
COMPANY,

Plaintiff,

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL

Defendants.

**PLAINTIFF'S MOTION TO AMEND CAPTION, NUNC PRO TUNC,
PURSUANT TO PENNSYLVANIA RULE OF CIVIL PROCEDURE 1033**

AND NOW, comes the Plaintiff, by counsel, Bernstein Law Firm, P.C., and moves this Honorable Court to enter an Order, Pursuant to Pennsylvania Rule of Civil Procedure 1033, amending the caption of this action nunc pro tunc, to add Clearfield Bank and Trust Company as Defendant to the caption, averring in support thereof the following:

1. On or about March 13, 2003, Plaintiff filed a complaint in Mortgage Foreclosure against the Defendants, above named, seeking to foreclose certain property owned by the Defendants located at RR 1 Box 54, Grampian, PA 16838.
2. After having properly served the Defendants with Complaint, a Default Judgment was entered and a Writ of Execution was issued against the subject property.

3. Subsequent to issuing its Writ, Plaintiff discovered that Clearfield Bank and Trust Company, a junior mortgage holder, issued an execution on their own Judgment and scheduled a Sheriff's Sale on the property for January 9, 2004.

4. Clearfield Bank and Trust Company purchased the property for costs at the Sheriff's Sale on January 9, 2004.

5. Consequently, Plaintiff must amend its caption to include Clearfield Bank and Trust Company, as new owner of the subject property.

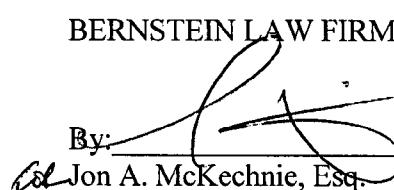
6. Plaintiff now seeks leave of this Honorable Court, to amend the caption of this Action, nunc pro tunc, to correct the caption to reflect the new owner.

7. Whereas, it is the policy of Pennsylvania Rule of Civil Procedure 1033 to freely allow amendment of pleadings when justice so requires.

8. There would be no prejudice to the Defendants to allow the amendment of Plaintiff's Complaint as requested, as Plaintiff merely seeks to amend the complaint to correct Plaintiff's proper legal identity in the caption.

WHEREFORE, Plaintiff moves this Honorable Court enter an order pursuant to Pennsylvania Rule of Civil Procedure 1033, to amend the caption of the action, nunc pro tunc, to add Clearfield Bank and Trust Company, as real owner of the subject property.

BERNSTEIN LAW FIRM, P.C.

By: 

jm Jon A. McKechnie, Esq.
Attorneys for Plaintiff
Suite 220 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8110

BERNSTEIN FILE NO. F0025077

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, Successor in
Interest to INTEGRA MORTGAGE
COMPANY,

Plaintiff,

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL

Defendants.

ORDER OF COURT

AND NOW, to wit, this 10 day of _____, 2004, upon consideration of the foregoing Motion to Amend Caption Nunc Pro Tunc, it is hereby ORDERED that the Motion is granted and the caption of this action is amended to add Clearfield Bank and Trust Company, real owner as a Defendant.

The caption of this action should read as follows: "National City Bank of Pennsylvania, Successor in interest to Integra Mortgage Company vs. Thomas Duval and Sally Duval, Mortgagors and Clearfield Bank and Trust, real owner".

It is further ORDERED that the Prothonotary of ^{Clearfield} ~~Lancaster~~ County shall amend the docket entries to reflect the amendment affected by this order.

J.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
Interest to INTEGRA MORTGAGE
COMPANY,

Plaintiff No. 03-350-CD

vs.

THOMAS DUVAL AND SALLY DUVAL

**PLAINTIFF'S MOTION TO MAKE
ABSOLUTE RULE TO SHOW CAUSE
WHY PLAINTIFF'S MOTION TO
AMEND CAPTION, NUNC PRO TUNC,
PURSUANT TO PA. R.C.P. 1033 SHOULD
NOT BE GRANTED**

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:
LORI A. GIBSON, ESQUIRE
PA I.D. #68013
JON A. MCKECHNIE
PA I.D. #36268
DEBORAH R. ERBSTEIN, ESQUIRE
PA ID #86470
Bernstein Law Firm, P.C.
Firm #718
707 Grant Street
Suite 2200, Gulf Tower
Pittsburgh, PA 15219
412-456-8100

Bernstein File No. F0025077

FILED *cc*
3/10/4981
NOV 05 2004 *Atty Gibson*
Red Box
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
Interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND

SALLY DUVAL

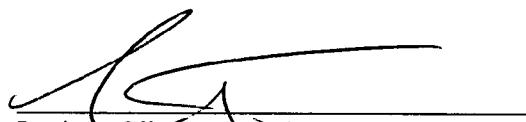
Defendants

CERTIFICATE OF SERVICE

The undersigned certifies that a true and correct copy of the attached Motion to Make Rule Absolute was served on November 3, 2004, by First Class U.S. Mail, Postage Pre-paid, addressed as follows:

Thomas Duval & Sally Duval
702 Windy Hill
North Myrtle Beach, SC 29582-5241

Clearfield Bank and Trust Company
11 North Second Street
Clearfield, PA 16830



Lori A. Gibson, Esquire

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
Interest to INTEGRA MORTGAGE
COMPANY,

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL

Defendants

PLAINTIFF'S MOTION TO MAKE ABSOLUTE RULE TO SHOW CAUSE
WHY PLAINTIFF'S MOTION TO AMEND CAPTION, NUNC PRO TUNC, PURSUANT TO PA.
R.C.P. 1033 SHOULD NOT BE GRANTED

AND NOW COMES Plaintiff, by counsel, Bernstein Law Firm, P.C., and moves this Honorable Court to enter an Order authorizing Plaintiff to proceed with it's Motion to Amend Caption, Nunc Pro Tunc, Pursuant to PA R.C.P. 1033, and in support thereof avers the following:

1. Plaintiff, National City Bank of Pennsylvania, successor in interest to Integra Mortgage Company (hereinafter "Plaintiff"), is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio.
2. Defendants, Thomas Duval and Sally Duval (hereinafter "Defendants"), are adult individuals who reside at 702 Windy Hill, North Myrtle Beach, SC 29582-5241
3. On or about March 16, 2003, Plaintiff filed a Complaint in Mortgage Foreclosure against Defendants seeking to foreclose on certain real property owned by Defendants and situated at RR #1, Box 54, Grampian, PA 16838.

4. Plaintiff mailed a copy of the Complaint to the Defendants via certified-mail and the mail was received by the Defendants on March 31, 2003.
5. The Defendants failed to file an answer to the Complaint, and after properly serving Defendants with the ten-day written notice of intention to file a praecipe for entry of judgment by default for failure to plead, Plaintiff entered judgment on or about April 12, 2004 and subsequently prepared a Writ of Execution.
6. Plaintiff then discovered that Clearfield Bank and Trust Company, a junior mortgage holder, issued and execution on their own Judgment and scheduled a Sheriff's Sale on the property for January 9, 2004.
7. Clearfield Bank and Trust purchased the property for costs at the Sheriff's Sale held on January 9, 2004, and consequently, Clearfield Bank and Trust Company should be added as a Defendant.
8. On September 9, 2004, Plaintiff filed a Petition for Rule to Show Cause Why Plaintiff should not be authorized to amend its caption to include Clearfield Bank and Trust Company as a Defendant, Nunc Pro Tunc, Pursuant to PA. R.C.P. 1033.
9. Pursuant to the Order of Court dated September 15, 2004, attached hereto and marked Exhibit "1," a Rule was issued directing the Defendant, Clearfield Bank and Trust Company to Show Cause why Plaintiff's Motion should not be granted. Said rule was returnable on or before October 5, 2004.
10. As of this date, Defendant, Clearfield Bank and Trust Company has not responded to said Order, and therefore, Plaintiff requests that this Court's rule issued September 15, 2004 to show cause why Plaintiff should not be authorized to amend its caption, Nunc Pro Tunc, Pursuant to PA. R.C.P. 1033 to add Clearfield Bank and Trust Company as Defendant be made absolute.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court enter an Order making Absolute the Rule issued on September 15, 2004 and authorize Plaintiff to proceed with its Motion to Amend Caption, Nunc Pro Tunc, Purusant to PA. R.C.P. 1033, to include Clearfield Bank and Trust Company as a Defendant.

BERNSTEIN LAW FIRM, P.C.

BY: 

Lori A. Gibson, Esquire
Attorney for Plaintiff
707 Grant Tower
Suite 2200, Gulf Tower
Pittsburgh, PA 15219
BERNSTEIN FILE NO. F0025077

DIRECT DIAL: (412) 456-8138

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF PENNSYLVANIA, :
Successor in Interest to INTEGRA MORTGAGE :
COMPANY :
vs. : No. 03-350-CD
: :
THOMAS DUVAL AND SALLY DUVAL :
:

NOW, this 15th day of September, 2004, upon consideration of the Plaintiff's Motion to Amend Caption, Nunc Pro Tunc, a Rule is hereby issued Clearfield Bank & Trust Company, to Show Cause why the Motion should not be granted. Rule Returnable the 5th day of October, 2004, for filing written response.

NOTICE

A PETITION OR MOTION HAS BEEN FILED AGAINST YOU IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PETITION OR MOTION BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE MATTER SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO THE CASE MAY PROCEED WITHOUT YOU AND AN ORDER MAY BE ENTERED AGAINST YOU BY THE COURT WITHOUT FURTHER NOTICE FOR RELIEF REQUESTED BY THE PETITIONER OR MOVANT. YOU MAY LOSE RIGHTS IMPORTANT TO YOU.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

COURT ADMINISTRATOR
Clearfield County Courthouse
230 East Market Street, Suite 228
Clearfield, PA 16830
(814) 765-2641, Ext. 1300 or 1301

I hereby certify this to be a true and attested copy of the original statement filed in this case.

SEP 16 2004

Attest.

W.E.C.
Prothonotary,
Clerk of Cour

BY THE COURT:

/s/ Paul E. Cherry

Judge

EXHIBIT

"1"

PAGE 1 OF 1 PAGES

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
Interest to INTEGRA MORTGAGE
COMPANY,

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL

Defendants

ORDER OF COURT

AND NOW, to wit, this 10th day of November, 2004 upon consideration of the within Motion to Make Rule and there being no response thereto, it is hereby ORDERED, ADJUDGED and DECREED that the Rule issued upon the Defendants to Show Cause Why Plaintiff's Motion to Amend Caption Nunc Pro Tunc, Pursuant to PA. R.C.P. 1033 should not be granted, is hereby made absolute and, Plaintiff, National City Bank of Pennsylvania is authorized to proceed with the Motion to Amend Caption, Nunc Pro Tunc, Pursuant to PA. R.C.P. 1033, to add Clearfiled Bank and Trust Company as a Defendant

Paul E. Cherry

E6K
02/14/05 recd atty
Deacon
NOV 10 2004

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to INTEGRA MORTGAGE
COMPANY

Plaintiff(s) No. 03-350-CD

vs.

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

PRAECIPE TO REINSTATE COMPLAINT

Defendant(s) FILED ON BEHALF OF
Plaintiff(s)

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
JON A. MCKECHNIE, ESQUIRE
PA ID#36268
MARLENE J. BERNSTEIN, ESQUIRE
PA ID#43574

Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL: (412) 456-8100

BERNSTEIN FILE NO. F0025077

FILED Atty pd.
m10:53pm 7.00
JAN 10 2005 2 Cmpl. Reinstated
William A. Shaw To Atty
Prothonotary/Clerk of Courts

NOTICE

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendants

Civil Action No. 03-350-CD

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint in the above-captioned matter.

BERNSTEIN LAW FIRM, P.C.

By: *Marlene J. Bernstein*
Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

BERNSTEIN FILE NO. F0025077

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100126
NO: 03-350-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA

vs.

DEFENDANT: THOMAS DUVAL and SALLY DUVAL and THE CLEARFIELD BANK AND TRUST COMPANY

SHERIFF RETURN

NOW, January 20, 2005 AT 12:51 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON THE CLEARFIELD BANK AND TRUST COMPANY DEFENDANT AT 11 NORTH SECOND ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO KATHY L. JACOBSON, COMMUNITY OFFICE MANAGER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / NEVLING

FILED

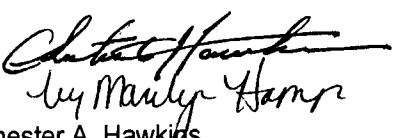
6th FEB 10 2005
8/2:30 AM
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	BERNSTEIN	33077	10.00
SHERIFF HAWKINS	BERNSTEIN	33077	11.00

Sworn to Before Me This

So Answers,

____ Day of _____ 2005


Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to INTEGRA MORTGAGE
COMPANY

Plaintiff(s) No. 03-350-CD

vs.

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

PRAECLPTE TO REINSTATE COMPLAINT

Defendant(s)

FILED ON BEHALF OF
Plaintiff(s)

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
JON A. MCKECHNIE, ESQUIRE
PA ID#36268
MARLENE J. BERNSTEIN, ESQUIRE
PA ID#43574

Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL: (412) 456-8100

BERNSTEIN FILE NO. F0025077

NOTICE

THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Attest.

Prothonotary/
Clerk of Courts

FILED 1/10/2005 pd.
7:00
JAN 10 2005 2 Compl. Reinstated
To Atty
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendants

Civil Action No. 03-350-CD

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

Kindly reinstate the Complaint in the above-captioned matter.

BERNSTEIN LAW FIRM, P.C.

By: *Marlene J. Bernstein*
Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

BERNSTEIN FILE NO. F0025077

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

THOMAS DUVAL AND
SALLY DUVAL
Defendants

No. 03-350-C.D

COMPLAINT IN MORTGAGE FORECLOSURE

311310 3

FILED ON BEHALF OF
Plaintiff
COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON A. MCKECHNIE, ESQ.
PA I.D. #36268
MARLENE J. BERNSTEIN, ESQ.
PA ID #43574
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

BERNSTEIN FILE NO. F0025077

CERTIFICATE OF ADDRESS:
RR1, BOX 54
PENN TOWNSHIP
PARCEL NO. #125.0-F-10-000-00067

NOTICE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO
COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT
PURPOSE.

1-10-05 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Deputy Prothonotary

201

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in interest
to INTEGRA MORTGAGE COMPANY
Plaintiff

vs. No.

THOMAS DUVAL AND
SALLY DUVAL
Defendants

NOTICE AND COMPLAINT

NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served upon you, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court, without further notice, for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

Lawyer Referral Service
PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
1-800-692-7375

COMPLAINT

1. National City Bank of Pennsylvania, successor in interest to Integra Mortgage Company, is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio and is hereinafter referred to as "Plaintiff".
2. Defendants are adult individuals who reside at RR1, Box 54, Grampian, Clearfield County, Pennsylvania 16838.
3. On or about October 13, 1994 Defendants executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendants. Said Mortgage was recorded in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1637, Page 189. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.
4. Of even date with said Mortgage, Defendants executed and delivered to Plaintiff a Note, a copy of which is attached hereto, marked Exhibit "2" and made a part hereof.
5. By the terms and conditions of the aforementioned Mortgage and Note, Defendants agreed to repay certain sums to Plaintiff and, in so doing, to make certain monthly payments to Plaintiff as is more specifically shown by said Mortgage and Note.

6. Plaintiff avers that Defendants are in default of the terms and conditions of the aforementioned Mortgage and Note by having not made payments as agreed, thereby rendering the entire balance immediately due and payable.

7. On or about September 5, 2002 Notice of Homeowner's Emergency Act of 1983 were sent to Defendants in accordance with Act 91 of 1983(P.L.385, No. 91), as amended, and in accordance with Act 6 of 1974 (P.L. 11, No. 6), as amended, and pursuant to 12 P.A. Code Chapter 31, Subchapter B, Section 31.201 et seq., as amended, and that an action on said Mortgage may be commenced after 33 days from the postmark date of said Notices. Said Notices Further advised Defendants of Defendant's rights and obligations in accordance with said Acts. Copies of said notices are attached hereto marked Exhibit "3", and made a part hereof.

8. Plaintiff avers that the outstanding principal balance due is \$29,049.87.

9. Plaintiff is entitled to interest at the rate of 8.625 percent per annum. Interest due from June 1, 2002 through and including March 15, 2003 amounts to \$1,997.52.

10. Pursuant to the terms and conditions of the aforementioned mortgage, Plaintiff, at its discretion, may do or pay whatever is necessary to protect the value of the property and Plaintiff's rights in the property. This sum is currently is \$186.76.

12. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$122.50 as of March 15, 2003.

13. By the terms of the aforementioned mortgage, Plaintiff is entitled to collect its reasonable attorneys' fees, which currently are \$850.00 and which will increase at the rate of \$110.00 per hour depending on the extent of litigation required.

14. Although repeatedly requested to do so by Plaintiff, Defendants willfully failed and refused to pay the aforesaid balance, interest, escrow advances, late charges, attorney fees or any part thereof to Plaintiff.

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure against Defendants, jointly and severally, in the amount of \$30,209.13 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN LAW FIRM, P.C.

By: Marlene J. Bernstein
Marlene J. Bernstein, Esquire
Attorneys for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100
BERNSTEIN FILE NO. F0025077

I hereby CERTIFY that this document
is recorded in the Recorder's Office of
Clearfield County, Pennsylvania.



Karen L. Stark

Karen L. Stark
Recorder of Deeds

VOL 1637, pg 189

CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 10:16 AM 10-13-94
BY *Dee L. Stark*
FEE *10.00*
Karen L. Stark, Recorder

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on October 13, 1994
The mortgagor is THOMAS DOVAL AND SALLY DOVAL

("Borrower"). This Security Instrument is given to Integra Mortgage Company,

which is organized and existing under the laws of Commonwealth of Pennsylvania
and whose address is 1225 Allegheny Center Mall, Pittsburgh, PA 15212-5356
("Lender"). Borrower owes Lender the principal sum of
Thirty one thousand and Five Hundred and 00/100 (U.S. \$ 31,500.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for 12 monthly payments, with the full debt, if not paid earlier, due and payable on November 1, 2024. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in CLEARFIELD
County, Pennsylvania:

SEE ATTACHED LEGAL DESCRIPTION

which has the address of RD 3, BOX 84
Pennsylvania 16838 ("Property Address");
(24 Cada)
PENNSYLVANIA—Single Family—PENNSYLVANIA UNIFORM MORTGAGE STATEMENT
Form 2010-3, 1994 Amended 3/91

GRANTOR

[Name, City]

EXHIBIT

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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurte-
nances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by
this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to
mortgage, lease and convey the Property and that the Property is unencumbered, except for encumbrances of record.
Borrower warrants and will defend generally his title to the Property against all claims and demands, subject to any
encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenants and agree as follows:

1. **Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when
due the principal of and interest on the debt evidenced by the Note and any prepayments and late charges due under
the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall
pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for:
(a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b)
yearly lawful payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums;
(d) yearly flood insurance premiums; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by
Borrower to Lender, in accordance with the provisions of paragraph 16 in lieu of the payment of mortgage insurance
premiums; these items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not
to exceed the maximum amount Lender for a federally related mortgage loan may require for Borrower's escrow
account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C.
Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may,
at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount
of funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise
in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity
(including Lender if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to
pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually applying the
escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law
permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an
independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law pro-
vides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be
required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however,
that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the
Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The
Funds are pledged as additional security for all the sum secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall accept to
Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held
by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing,
and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make
up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower
any Funds held by Lender. If under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the
acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit
against the sums secured by this Security Instrument.

3. **Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender
under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts
payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the
Note.

4. **Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to
the Property which may attain priority over this Security Instrument, and household payments or ground rents, if any.
Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower
shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of
amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish
to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)
agrees in writing to the payment of the obligation secured by the lien to a manner acceptable to Lender; (b) consents
in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion
operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to
Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject
to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien.
Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Form 3433 MM

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5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter created on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained to the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30 day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is required by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application. Lender shall, Borrower shall occupy, maintain, and use the Property as Borrower's principal residence within thirty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall be in default if any foreclosure action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment would result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by taking the action or proceeding to be demanded with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or foreclosure or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums incurred by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender requires mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premiums being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments in a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be

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required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained, Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. **Inspection.** Lender or its agent may make reasonable exams upon and inspections of the Property.

10. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sum secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sum secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. **Successors and Assigns; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only as a mortgagee, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. **Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceed permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notices to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

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17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. These conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower knows, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender shall further inform Borrower of the right to repossess after acceleration and the right to reenter in the foreclosure proceeding if the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured as specified, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

22. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument without charge to Borrower. Borrower shall pay any recording costs.

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23. Waiver. Borrower, to the extent permitted by applicable law, waives and releases any error or defect in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future law providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

24. Refinancing Period. Borrower's time to refinance provided in paragraph 18 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

25. Purchase Money Mortgage. If any of the debt incurred by this Security Instrument is lost to Borrower in acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

26. Interest Rate After Judgment. Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

27. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. (Check applicable box(es))

Adjustable Rate Rider Condominium Rider 1-4 Family Rider
 Graduated Payment Rider Planned Unit Development Rider Biweekly Payment Rider
 Balloon Rider Rate Improvement Rider Second Home Rider
 Other(s) (specify)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and to any rider(s) executed by Borrower and recorded with it.

Witness:

Thomas R. Duval (Seal)
THOMAS DUVAL Borrower

Sally Duval (Seal)
SALLY DUVAL Borrower

(Seal) _____ (Seal)
Certificate of Residence _____ Borrower _____ Borrower

I, Daniel C. Bell, do hereby certify that the correct address
of the within-named Mortgage is 115 Allegheny Center Mall, Pittsburgh, PA 15212-5356
Witness my hand this 13th day of October, 1994
Signature _____ Agent of Mortgagor

COMMONWEALTH OF PENNSYLVANIA,
On this, the 13th day of October, 1994, before me, the undersigned officer, per-

son whose name is subscribed to the within instrument and acknowledged that executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission Expires:



Page 1 of 1

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INTEGRA MORTGAGE COMPANY
RE: THOMAS DUVAL and SALLY DUVAL MORTGAGE-DESCRIPTION

ALL those certain lots or parcels of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a 3/4 inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running; thence along the northern right of way Pennsylvania State Route SR-0879 North 72 degrees 26 minutes 17 seconds West a distance of 269.60 feet to a 3/4 inch rebar (set), said rebar being the southeast corner of land of Thomas L. Harmic, Jr. and Janet K. Harmic as recorded in Deed Book 1086, Page 83; thence along the eastern line of lands of Thomas L. Harmic, Jr. and Janet K. Harmic North 33 degrees 19 minutes 56 seconds East a distance of 230.28 feet to a 3/4 inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr., thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 59 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a 3/4 inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances; South 31 degrees 41 minutes 43 seconds West a distance of 169.84 feet to an existing 3/4 inch rebar; South 72 degrees 26 minutes 28 seconds East a distance of 50.00 feet to a 3/4 inch rebar (set); South 31 degrees 41 minutes 44 seconds West a distance of 50.00 feet to a 3/4 inch rebar (set) and place of beginning.

CONTAINING 1.14 acres as shown on map prepared by Curry and Associates dated October 10, 1994. Bearing based on map prepared by the Curwensville Engineers for William H. Caldwell dated October 6, 1956 and recorded in Deed Book 454, Page 287.

BEING the same premises which Dennis W. Davis and Shirley J. Davis, husband and wife, conveyed to the Mortgagors herein by Deed dated the 17th day of October, 1994, not yet, but intended to be recorded concurrently herewith.

Entered of Record 10-13-1994 - 3:01pm Karen L. Starch, Recorder

NOTE

12-29-60

849293

October 13, 1994

Clearfield
[City]

PA
[State]

RD 1, BOX 54

GRAMPIAN

PA 16838

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 31,500.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Integra Mortgage Company. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 8.6250 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note, and is the amount I will pay on default arrearages in the event I file for bankruptcy.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 1st day of each month beginning on December 01, 1994. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on November 1, 2024, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at 116 Allegheny Center Mall Pittsburgh, Pennsylvania 15212-5356 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 245.00

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment". When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of FIFTEEN (15) calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.00 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of my different address.

EXHIBIT

8492513 0122966

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Thomas D. Duval (Seal)
THOMAS DUVAL
556-02-8389
-Borrower

SSN:
Sally Duval (Seal)
SALLY DUVAL
571-35-0896
-Borrower
SSN:

_____(Seal)
-Borrower

SSN:
_____(Seal)
NOV 30 1994
-Borrower
SSN:
PAY TO THE ORDER OF (WITHOUT RE COURSE)

INTEGRA MORTGAGE COMPANY (Sign Original Only)

BY Beverly J. Kraus

BEVERLY J. KRAUS
ASSISTANT VICE PRESIDENT

National City[®] Mortgage

National City Mortgage Co.
3232 Newmark Drive • Miamisburg, Ohio 45342
Telephone (937) 910-1200

Mailing Address:
P.O. Box 1820
Dayton, Ohio 45401-1820

September 05, 2002

Thomas Duval
Rr 1 Box 54
Grampian PA 16838

Loan No. 849251-3

Current Servicer: National City Mortgage

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Rr 1 Box 54
Grampian PA 16838

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
07/01/2002 - 09/01/2002
and the following amount(s) are now past due:

Monthly Payments	942.78
Late Charges	24.50
Less Suspense Balance	.00-
Total Due	967.28

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION
(Do not use if not applicable):

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days
HOW TO CURE THE DEFAULT

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 967.28, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable)

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to Foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE
MORTGAGE PAYMENTS.

The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.) **IF YOU DO NOT CURE THE DEFAULT**(see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage property.

IF THE MORTGAGE IS FORECLOSED UPON – The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorneys' fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES – The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE – If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately **FOUR(4) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES**

(Rev. 6/99)

ADAMS COUNTY

American Red Cross—
Hanover Chapter
529 Carlisle Street
Hanover, Pennsylvania 17331
(717) 637-3768
FAX (717) 637-3294

CCCS of Western PA
2000 Linglestown Road
Harrisburg PA 17102
(717) 541-1757
FAX (717) 541-4670

Financial Counseling Services of
Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

Adams County Housing Authority
139-143 Carlisle St
Gettysburg PA 17325
(717) 334-1518
FAX (717) 334-8326

ALLEGHENY COUNTY
Pennsylvania Housing Finance
Agency
(Marcia Hess)
2275 Swallow Hill road, Bldg 200
Pittsburgh, PA 15220
(412) 429-2842
FAX (412) 429-2835

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or (1800) 737-2933
FAX (412) 338-9963

Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102 or
1 (800) 792-2801
FAX (412) 391-4512

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
309 Smithfield Street
Pittsburgh, PA 15222
(412) 471-7584

Housing Opportunities
133 Seventh Street
McKeesport PA 15132
(412) 664-1906
Fax (412) 664-0873

Urban League Of Pittsburgh
Bldg. For Equal Opportunity
One Smithfield St.
Pittsburgh PA 15222-2222
(412) 227-4802
FAX (412) 261-5207

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962

ARMSTRONG COUNTY
CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100 or (814) 944-5747

Indiana Co. Community Action
Program
827 Water Street, Box 187
Indiana PA 15701
(724) 465-2657
FAX (724) 465-5118

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or
(1800) 737-2933
FAX (412) 338-9963

BEAVER COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956
FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
971 Third Street
Beaver, PA 15009
(724) 774-0798

Housing Opportunities of Beaver
County, Inc.
650 Corporation St, Suite 207
Beaver, PA 15009
(724) 728-7511

Mon Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
(412) 462-9964

Housing Opportunities Inc.
133 Seventh Street
P.O. Box 9
McKeesport PA 15134

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or (1800) 737-2933
FAX (412) 338-9963

BEDFORD COUNTY
Bedford-Fulton Housing Services
10241 Lincoln Highway
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
FAX (814) 944-5747

Keystone Economic
Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

Tableland Services, Inc.
535 East Main Street
Somerset PA 15501
(814) 445-9628 or 1-800-452-0148
FAX (814) 443-3690

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

BERKS COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (610) 375-7830

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall PA 18052
(610) 821-4011 or 800-220-2733
(814) only
FAX (610) 821-8932

Economic Opportunity Cabinet of
Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(717) 622-1995
FAX (717) 622-0429

Community Housing Counselor, Inc.
P.O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

BLAIR COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Keystone Economic Development
Corp
1954 Mary Grace Lane
Johnstown PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100 or (814) 944-5747

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

BRADFORD COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

1631 S Atherton St, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 2383669

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
(570) 278-3338 or 800-982-4045
FAX (570) 278-1889

185 Elmira Street
P.O. Box 218
Troy, PA 16947
(570) 297-2101

German Street, P.O. Box 389
Dushore, PA 18614
(570) 928-9668
FAX (570) 928-8144

103 Warren Street, P.O. Box 709
Tunkhannock PA 18657
(570) 836-6840
FAX (570) 836-6332

33 Walnut Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783
931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

BUCKS COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

Bucks County Housing Group, Inc.
140 East Richardson Avenue
Langhorne, PA 19047
(215) 750-4310
FAX (215) 750-4318

CCCS of Delaware Valley
1515 Market Street - Suite 1325
Philadelphia PA 19107
(215) 563-5665
FAX (215) 864-2666

HACE
167 Allegheny Ave 2nd Fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

CCCS of Delaware Valley
Trevose Corporate Center
4606 Street Road
Trevose PA 19047
(215) 563-5665

Community Dev. Corp of Frankford
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 OR 800-220-2733
FAX (610) 821-8932

American Credit Counseling Institute
845 Coates St.
Coatesville PA 19320
(888) 212-6741

144 E Dekalb Pike
King of Prussia PA 19406
610-971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warminster PA 18974
(215) 444-9429
FAX (215) 956-6344

BUTLER COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

CCCS of Western PA
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

31 West 1 Street
Westmoreland, PA 17268
(717) 762-3285

Urban League of Metropolitan
Harrisburg
N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 731-9589

Community Action Comm of the
Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757
FAX (717) 234-2227

Adams County Housing Authority
139-143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518
FAX (717) 334-8326

DAUPHIN COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Urban League of Metropolitan
Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

Community Action Commission
of the Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

DELAWARE COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street-Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 864-2666

HACE
167 W. Allegheny Ave., 2nd Floor
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

Community Housing Counselor, Inc.
P.O. Box 244
Kennett Square PA 19348
(610) 444-3682
FAX (610) 444-8243

100 North 17th Street
Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Community Devel Corp of Frankford
Group Ministry
4620. Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
(610) 874-1484

CCCS of Delaware Valley
280 North Providence Road
Media, PA 19063
(215) 563-5665

ACCI
175 Strafford Ave, Suite 1
Wayne PA 19087
(610) 971-2210
FAX (610) 687-7860

ACCI
144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210

ELK COUNTY
John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

Northern Tier Community Action Corp
P.O. Box 389
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

ERIE COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

Greater Erie Community Action
Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

FAYETTE COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

Fayette Co. Community Action
Agency, Inc.
137 North Beeson Avenue
Uniontown, PA 15401
(724) 437-6050 OR 1-800-427-INFO

131 North Center Avenue
Somerset, PA 15501
(814) 445-9628
FAX (814) 443-3690

CCCS Of Western PA
199 Edison Street
Uniontown PA 15401
(724) 439-8939

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962

FOREST COUNTY
Warren-Forrest Counties Economic
Opportunity Council
204 Liberty Street
Post Office Box 547
Warren, PA 16365
(814) 726-2400
FAX (814) 723-0510

FRANKLIN COUNTY
Financial Services Unlimited
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

American Red Cross—Hanover
Chapter
529 Carlisle Street
Hanover, PA 17331
(717) 637-3768
FAX (717) 637-3294

Community Action Commission of
Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757
FAX (717) 234-2227

Urban League of Metropolitan Hbg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Adams County Housing Authority
139-143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518
FAX (717) 334-8326

FULTON COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Financial Counseling Services of
Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

Huntingdon, PA 16652
(814) 643-2343

GREENE COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15370
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-9964

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893
FAX (412) 627-7713

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

HUNTINGDON COUNTY
Bedford-Fulton Housing Services
RD 1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

INDIANA COUNTY
CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

JEFFERSON COUNTY
John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

Indiana County Community Action
Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

Westmoreland Office
917 M. Street
Huntingdon, PA 16652
(814) 643-2343

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

Community Action Commission of
The Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

PHILADELPHIA COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 N Broad Street
Philadelphia PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 864-2666

CCCS of Delaware Valley
One Cherry Hill, Suite 215
Cherry Hill NJ 08002
(215) 563-5665

HACE
167 W. Allegheny, 2nd Fl
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Housing Association of Delaware
Valley
1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010
FAX (215) 790-9132

Media Fellowship House
302 S. Jackson Street
Media PA 19063
(610) 565-0846
FAX (651) 565-8567

Housing Association of Delaware
Valley
658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224
FAX (215) 765-7614

PCCA
100 North 17TH Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Comm Devel. Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia PA 19124
(215) 744-2990
FAX (215) 744-2012

American Credit Counseling Institute
845 Coates St
Coatesville PA 19320
(888) 212-6741

144 E Dekalb Pike
King of Prussia PA 19406
610-971-2210
610-971-2210

755 York Rd, Suite 103
Warminster PA 18974
FAX(215) 956-6344

PIKE COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

POTTER COUNTY
Northern Tier Community Action Corp.
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (610) 375-7830

Econ Opport Cabinet of Schuylkill Co
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Commission on Econ Opputnity of
Luz Co.
163 Amber Lane
Wilkes-Barre PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665—CALL
BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CCCS of Lehigh Valley
P.O. Box A
Whitehall PA 18052
(610) 821-4011
FAX (610) 821-8932

SNYDER COUNTY
CCCS of Western Pennsylvania, Inc
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Urban League of Metropolitan
Harrisburg
2107 N. 6th Street
Harrisburg PA 17101
17101
(717) 541-1757
FAX (717) 234-9459

Community Action Comm of the
Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

SOMERSET COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Bedford-Fulton Housing Services
1954 Mary Grace Lane
Johnstown, PA 15901
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
1 North Gale Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

CCCS of Western Pennsylvania, Inc.
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628 - 1-800-452-0148
FAX (814) 443-3690

SULLIVAN COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

103 Warren Street, P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

UNION COUNTY
Lycoming-Clinton Co Comm For
Comm Action (STEP)
2138 Lincoln Street, P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (717) 322-2197

CCCS of Western Pennsylvania, Inc.

217 E. Plank Road

Altoona PA 16602

(814) 944-8100

(814) 944-8100

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

VENANGO COUNTY
Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

John F. Kennedy Center, Inc
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

September 05, 2002

Sally Duval
Rr 1 Box 54
Grampian PA 16838

Loan No. 849251-3

Current Servicer: National City Mortgage

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on your property located at:

Rr 1 Box 54
Grampian PA 16838

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
07/01/2002 - 09/01/2002
and the following amount(s) are now past due:

Monthly Payments	942.78
Late Charges	24.50
Less Suspense Balance	.00-
Total Due	967.28

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION
(Do not use if not applicable):

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days
HOW TO CURE THE DEFAULT

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 967.28, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.
Miamisburg, OH 45342

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable)

EXHIBIT 3

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to Foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.
To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.
The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE
MORTGAGE PAYMENTS.

The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.)
IF YOU DO NOT CURE THE DEFAULT(see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage property.

IF THE MORTGAGE IS FORECLOSED UPON – The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorneys' fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES – The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE – If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately **FOUR(4) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

PENNSYLVANIA HOUSING FINANCE AGENCY
HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM
CONSUMER CREDIT COUNSELING AGENCIES

(Rev. 6/99)

ADAMS COUNTY American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1800 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	BUCKS COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	BEAVER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	BLAIR COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
ALLEGHENY COUNTY Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1800 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1800 792-2801 FAX (412) 391-4512	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1800 737-2933 FAX (412) 338-9963	BRADFORD COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	BEDFORD COUNTY Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
ARMSTRONG COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	BUTLER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
BERKS COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144	103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-6840 FAX (570) 836-6332	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

Waverly, PA 17268
(714) 762-3285

Urban League of Metropolitan
Harrisburg
N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 731-9589

Community Action Comm of the
Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757
FAX (717) 234-2227

Adams County Housing Authority
139-143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518
FAX (717) 334-8326

DAUPHIN COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Urban League of Metropolitan
Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

Community Action Commission
of the Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

DELAWARE COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street-Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 864-2666

HACE
167 W. Allegheny Ave., 2nd Floor
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

Community Housing Counselor, Inc.
P.O. Box 244
Kennett Square PA 19348
(610) 444-3682
FAX (610) 444-8243

Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Community Devel Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
(610) 874-1484

CCCS of Delaware Valley
280 North Providence Road
Media, PA 19063
(215) 563-5665

ACCI
175 Stratford Ave, Suite 1
Wayne PA 19087
(610) 971-2210
FAX (610) 687-7860

ACCI
144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210

ELK COUNTY
John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

Northern Tier Community Action Corp
P.O. Box 389
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

ERIE COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

Greater Erie Community Action
Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

FAYETTE COUNTY

Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

Fayette Co. Community Action
Agency, Inc.
137 North Beeson Avenue
Uniontown, PA 15401
(724) 437-6050 OR 1-800-427-INFO

Somerset, PA 15501
(814) 445-9628
FAX (814) 443-3690

CCCS Of Western PA
199 Edison Street
Uniontown PA 15401
(724) 439-8939

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962

FOREST COUNTY
Warren-Forrest Counties Economic
Opportunity Council
204 Liberty Street
Post Office Box 547
Warren, PA 16365
(814) 726-2400
FAX (814) 723-0510

FRANKLIN COUNTY
Financial Services Unlimited
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

American Red Cross—Hanover
Chapter
529 Carlisle Street
Hanover, PA 17331
(717) 637-3768
FAX (717) 637-3294

Community Action Commission of
Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757
FAX (717) 234-2227

Urban League of Metropolitan Hbg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925
FAX (717) 234-9459

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Adams County Housing Authority
139-143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518
FAX (717) 334-8326

FULTON COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Financial Counseling Services of
Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
(717) 846-4176

(814) 643-2343

GREENE COUNTY

Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962
FAX (412) 462-9954

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893
FAX (412) 627-7713

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

HUNTINGDON COUNTY
Bedford-Fulton Housing Services
RD 1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

INDIANA COUNTY
CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

JEFFERSON COUNTY
John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
(724) 282-7812

Indiana County Community Action
Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

Weatherization Office
525 Main Street
Huntingdon, PA 16652
(814) 643-2343

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3948

Community Action Commission of
The Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

PHILADELPHIA COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

Northwest Counseling Service
5001 N Broad Street
Philadelphia PA 19141
(215) 324-7500
FAX (215) 324-8753

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 864-2666

CCCS of Delaware Valley
One Cherry Hill, Suite 215
Cherry Hill NJ 08002
(215) 563-5665

HACE
167 W. Allegheny, 2nd Fl
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122

Housing Association of Delaware
Valley
1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010
FAX (215) 790-9132

Media Fellowship House
302 S. Jackson Street
Media PA 19063
(610) 565-0846
FAX (651) 565-8567

Housing Association of Delaware
Valley
658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224
FAX (215) 765-7614

PCCA
100 North 17TH Street, Suite 600
Philadelphia, PA 19103
(215) 567-7803
FAX (215) 963-9941

Comm Devel. Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia PA 19124
(215) 744-2990
FAX (215) 744-2012

American Credit Counseling Institute
845 Coates St
Coatesville PA 19320
(888) 212-6741

144 E Dekalb Pike
King of Prussia PA 19406
610-971-2210
610-971-2210

755 York Rd, Suite 103
Warminster PA 18974
FAX(215) 956-6344

PIKE COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135

9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

POTTER COUNTY
Northern Tier Community Action Corp.
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
(610) 375-7866
FAX (610) 375-7830

Econ Opport Cabinet of Schuylkill Co
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

Commission on Econ Oppty of
Luz Co.
163 Amber Lane
Wilkes-Barre PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1665- CALL
BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CCCS of Lehigh Valley
P.O. Box A
Whitehall PA 18052
(610) 821-4011
FAX (610) 821-8932

SNYDER COUNTY
CCCS of Western Pennsylvania, Inc
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757
FAX (717) 541-4670

Urban League of Metropolitan
Harrisburg
2107 N. 6th Street
Harrisburg PA 17101
17101
(717) 541-1757
FAX (717) 234-9459

Community Action Comm of the
Capital Region
1514 Derry Street
Harrisburg PA 17104
(717) 232-9757
FAX (717) 234-2227

SOMERSET COUNTY
Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

Bedford-Fulton Housing Services
1954 Mary Grace Lane
Johnstown, PA 15901
FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290

CCCS of Western Pennsylvania, Inc.
219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

Tableland Services Inc.
535 East Main Street
Sorerset, PA 15501
(814) 445-9628 - 1-800-452-0148
FAX (814) 443-3690

SULLIVAN COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

103 Warren Street, P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
FAX (570) 297-2799
(570) 928-9668
FAX (570) 928-8144

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

103 Warren Street, P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

John F. Kennedy Center, Inc
2021 East 20th Street
Erie, PA 16510
(814) 898-0400
FAX (814) 898-1243

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

TIoga County
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9668
FAX (570) 928-8144

17 Crafton Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

931 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

103 Warren Street, P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840
FAX (570) 836-6332

7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or 1-800-982-4045
FAX (570) 278-1889

UNION COUNTY
Lycoming-Clinton Co Comm For
Comm Action (STEP)
2138 Lincoln Street, P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (717) 322-2197

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(814) 944-8100
(814) 944-8100

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

VENANGO COUNTY
Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities, that she is the Banking Officer for the Plaintiff herein, that she is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint in Mortgage Foreclosure are true and correct to the best of her knowledge, information and belief.

Teresa S. Clopp
Teresa S. Clopp
Authorized Signer

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff No. 03-350-CD

vs. PRAECIPE FOR JUDGMENT

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendant(s) FILED ON BEHALF OF
Plaintiff(s)

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
JON A. MCKECHNIE, ESQUIRE
PA ID#36268
DEBORAH R. ERBSTein, ESQUIRE
PA ID#86470

Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL: (412) 456-8100

BERNSTEIN FILE NO. F0025077

FILED
APR 11 2005

William A. Shaw
Prothonotary/Clerk of Courts
NOTICE TO DEFENDANT
STATEMENT TO
ATTORNEY

NOTICE

**THIS IS AN ATTEMPT BY A DEBT COLLECTOR TO COLLECT A DEBT AND ANY
INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendant(s)

PRAECIPE FOR JUDGMENT

To the Prothonotary:

Kindly enter Judgment against the defendant(s) above named and in favor of the Plaintiff, in the default of an Answer, in the amount of \$37,650.93, plus continuing late charges, escrow and corporate advances at the rate of 8.625% per annum on the declining balance computed as follows:

Amount claimed in Complaint	\$30,209.13
Interest from 3/16/03 to 3/31/2005	\$ 5,199.12
Late charges from 3/16/03 to 3/31/05	\$ 294.00
Escrow and corporate advances to 3/31/05	\$ 1,948.68
 TOTAL	 \$37,650.93

I hereby certify that appropriate Notices of Default, as attached have been mailed in accordance with PA R.C.P. 237.1 on the dates indicated on the Notices.

BERNSTEIN LAW FIRM, P.C.

By: 
Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Plaintiff: c/o Bernstein Law Firm, P.C., Suite 2200 Gulf Tower, Pittsburgh, PA 15219
Defendant: 702 Windy Hill, North Myrtle Beach, SC 29582-5241 and P.O. Box 171, Clearfield, PA 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendant(s)

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

You are hereby notified that the
following Order or Judgment was
entered against you on _____.

Assumpsit Judgment in the amount
of \$37,650.93 plus costs.

THOMAS DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH, SC 29582-5241

Trespass Judgment in the amount
of \$_____ plus costs.

If not satisfied within sixty (60)
days, your motor vehicle operator's
license and/or registration will
be suspended by the Department of
Transportation, Bureau of Traffic
Safety, Harrisburg, PA.

Entry of Judgment of
 Court Order
 Non-Pros
 Confession
 Default
 Verdict
 Arbitration Award

Prothonotary

By: _____
PROTHONOTARY (OR DEPUTY)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendant(s)

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

You are hereby notified that the
following Order or Judgment was
entered against you on _____.

Assumpsit Judgment in the amount
of \$37,650.93 plus costs.

SALLY DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH, SC 29582-5241 Trespass Judgment in the amount
of \$_____ plus costs.

If not satisfied within sixty (60)
days, your motor vehicle operator's
license and/or registration will
be suspended by the Department of
Transportation, Bureau of Traffic
Safety, Harrisburg, PA.

Entry of Judgment of
 Court Order
 Non-Pro
 Confession
 Default
 Verdict
 Arbitration Award

Prothonotary

By: _____
PROTHONOTARY (OR DEPUTY)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
Interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendant(s)

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

You are hereby notified that the
following Order or Judgment was
entered against you on _____.

Assumpsit Judgment in the amount
of \$37,650.93 plus costs.

Trespass Judgment in the amount
of \$_____ plus costs.

If not satisfied within sixty (60)
days, your motor vehicle operator's
license and/or registration will
be suspended by the Department of
Transportation, Bureau of Traffic
Safety, Harrisburg, PA.

Entry of Judgment of
 Court Order
 Non-Pro
 Confession
 Default
 Verdict
 Arbitration Award

Prothonotary

By: _____
PROTHONOTARY (OR DEPUTY)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendant(s)

IMPORTANT NOTICE

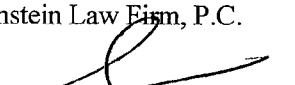
TO: THOMAS DUVAL
702 Windy Hill
North Myrtle Beach, SC 29582-5241

Date of Notice: March 10, 2005

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE:

Lawyer Referral Service
PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
1-800-692-7375

Bernstein Law Firm, P.C.

By: 
Lori A. Gibson, Esquire
Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendant(s)

IMPORTANT NOTICE

TO: SALLY DUVAL
702 Windy Hill
North Myrtle Beach, SC 29582-5241

Date of Notice: March 10, 2005

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE:

Lawyer Referral Service
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P.O. Box 186
Harrisburg, PA 17108
1-800-692-7375

Bernstein Law Firm, P.C.
By: 
Lori A. Gibson, Esquire
Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner
Defendant(s)

IMPORTANT NOTICE

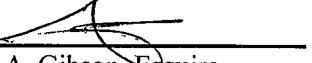
TO: THE CLEARFIELD BANK AND TRUST COMPANY
11 North Second Street
Clearfield, PA 16830

Date of Notice: March 10, 2005

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE:

Lawyer Referral Service
PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
1-800-692-7375

Bernstein Law Firm, P.C.

By: 
Lori A. Gibson, Esquire
Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner
Defendant(s)

IMPORTANT NOTICE

TO: THE CLEARFIELD BANK AND TRUST COMPANY
P.O. BOX 171
CLEARFIELD, PA 16830

Date of Notice: March 18, 2005

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE:

Lawyer Referral Service
PA Bar Association
P.O. Box 186
Harrisburg, PA 17108
1-800-692-7375

Bernstein Law Firm, P.C.

By: 
Lori A. Gibson, Esquire
Attorney for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Department of Defense Manpower Data Center

MAR-30-2005 07:44:26



Military Status Report
Pursuant to the Servicemen's Civil Relief Act of 2003

Last Name	First	Middle	Begin Date	Active Duty Status	Service/Agency
DUVAL	SALLY				

Currently not on Active Military Duty, based on the Social Security Number and last name provided.

Upon searching the information data banks of the Department of Defense Manpower Data Center, the above is the current status of the Defendant(s), per the Information provided, as to all branches of the Military.

A handwritten signature in black ink that reads "Robert J. Brandewie".

Robert J. Brandewie, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

If you have information that makes you feel that the DMDC response is not correct, please fax your response to 703-696-4156 or call 703-696-6762 and further research will be done. For personal privacy reasons, SSNs are not available on this printed results page. Requesters submitting a SSN only receive verification that the SSN they submitted is a match or non-match.

Department of Defense Manpower Data Center

MAR-30-2005 07:41:02



Military Status Report
Pursuant to the Servicemen's Civil Relief Act of 2003

Last Name	First	Middle	Begin Date	Active Duty Status	Service/Agency
DUVAL	THOMAS				

Currently not on Active Military Duty, based on the Social Security Number and last name provided.

Upon searching the information data banks of the Department of Defense Manpower Data Center, the above is the current status of the Defendant(s), per the Information provided, as to all branches of the Military.

A handwritten signature in black ink that reads "Robert J. Brandewie".

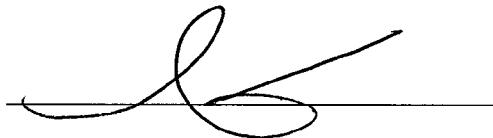
Robert J. Brandewie, Director
Department of Defense - Manpower Data Center
1600 Wilson Blvd., Suite 400
Arlington, VA 22209-2593

The Defense Manpower Data Center (DMDC) is an organization of the Department of Defense that maintains the Defense Enrollment and Eligibility Reporting System (DEERS) database which is the official source of data on eligibility for military medical care and other eligibility systems.

If you have information that makes you feel that the DMDC response is not correct, please fax your response to 703-696-4156 or call 703-696-6762 and further research will be done. For personal privacy reasons, SSNs are not available on this printed results page. Requesters submitting a SSN only receive verification that the SSN they submitted is a match or non-match.

VERIFICATION

The undersigned does hereby verify subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities, that the parties against whom Judgment is to be entered according to the Praecipe attached are not active members of the Armed Forces of the United States or any other military or non-military service covered by the Servicemembers Civil Relief Act, as amended, December, 2003 ("SCRA"). The undersigned further states that if said party is engaged in military or non-military service, as defined within the SCRA, the undersigned is without receipt of or knowledge of an Application for Relief as required by the SCRA. The undersigned further states that the information is true and correct to the best of the undersigned's knowledge and belief and upon information received from others.

A handwritten signature is written over a horizontal line. The signature consists of a series of fluid, cursive strokes that form a loop and a straight line extending to the right. The handwriting is in black ink on a white background.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in interest
To INTEGRA MORTGAGE COMPANY
Plaintiff,

vs.

THOMAS DUVAL AND
SALLY DUVAL
Defendants

Civil Action No. 03-350-CD

VERIFICATION OF SERVICE OF COMPLAINT

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA I.D. #68013
JON A. MCKECHNIE, ESQUIRE
PA I.D. #36268
MARLENE J. BERNSTEIN, ESQUIRE
PA ID #43574
Bernstein Law Firm P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

BERNSTEIN FILE NO. F0030786

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA, successor in interest
To INTEGRA MORTGAGE COMPANY
Plaintiff,

vs. Civil Action No. 03-350-CD
THOMAS DUVAL AND
SALLY DUVAL
Defendants

VERIFICATION OF SERVICE OF COMPLAINT IN MORTGAGE FORECLOSURE

The undersigned, subject to the penalties of 18 Pa.C.S. {4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a copy of the Complaint in Mortgage Foreclosure in the above-captioned matter by Certified Mail to the Defendants on March 27, 2003 and that the Complaint in Mortgage Foreclosure were received by the Defendants on March 31, 2003 as is evidenced by Certified Mail Receipt No. 7002 2410 0001 2994 9499 AND No. 7002 2410 0001 9482 which are attached hereto, marked as Exhibit "A".


Jeanne A. Nicholson, Paralegal

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

SALLY DUVAL
702 WINDY-HILL
NORTH MYRTLE BEACH,
SC 29582-5241

2. Article Number
(Transfer from service label)

PS Form 3811, August 2001

7002 2410 0001 2994 9482

Domestic Return Receipt

JAN

F0025077

102595-02-M-1035

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

THOMAS DUVAL
702 WINDY-HILL
NORTH MYRTLE BEACH,
SC 29582-5241

2. Article Number
(Transfer from service label)

PS Form 3811, August 2001

7002 2410 0001 2994 9499

Domestic Return Receipt

JAN

F0025077

102595-02-M-1035

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Sally Duval Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

3/31/03

D. Is delivery address different from item 1? YesIf YES, enter delivery address below: No

3. Service Type

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee)

 Yes**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

Sally Duval Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

3/31/03

D. Is delivery address different from item 1? YesIf YES, enter delivery address below: No

3. Service Type

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee)

 Yes**EXHIBIT "A"**PAGE _____ / _____ OF _____ / _____ PAGES**U.S. Postal Service™****CERTIFIED MAIL™ RECEIPT***(Domestic Mail Only; No Insurance Coverage Provided)*For delivery information visit our website at www.usps.com**OFFICIAL USE**

Postage

\$ 1.52

Certified Fee

2.30

Return Receipt Fee

Endorsement Required

Restricted Delivery Fee

Endorsement Required

Total Postage & Fees

\$ 5.57



Sent To

SALLY DUVAL

Street, Apt. No.,
or PO Box No. 702 WINDY-HILL

City, State, ZIP+4

NORTH MYRTLE BEACH, SC 29582

PS Form 3800, June 2002

See Reverse for Information

U.S. Postal Service™**CERTIFIED MAIL™ RECEIPT***(Domestic Mail Only; No Insurance Coverage Provided)*For delivery information visit our website at www.usps.com**OFFICIAL USE**

Postage

\$ 1.52

Certified Fee

2.30

Return Receipt Fee

Endorsement Required

Restricted Delivery Fee

Endorsement Required

Total Postage & Fees

\$ 5.57



Sent To

THOMAS DUVAL

Street, Apt. No.,
or PO Box No. 702 WINDY-HILL

City, State, ZIP+4

NORTH MYRTLE BEACH, SC 29582

PS Form 3800, June 2002

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY ,
PENNSYLVANIA
STATEMENT OF JUDGMENT

National City Bank of Pennsylvania
Integra Mortgage Company
Plaintiff(s)

No.: 2003-00350-CD

Real Debt: \$37,650.93

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Thomas Duval
Sally Duval
Clearfield Bank and Trust Co.
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 11, 2005

Expires: April 11, 2010

Certified from the record this April 11, 2005

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment,
Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

Civil Action No. 03-350-CD

vs.

PRAECIPE FOR WRIT
OF EXECUTION IN
MORTGAGE FORECLOSURE

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
Bernstein Law Firm P.C.
Firm #718
2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

CERTIFICATE OF ADDRESS:
RR 1 BOX 54
PENN TOWNSHIP
PARCEL NO. #125.0-F-10-000-00067

BERNSTEIN FILE NO. F0025077

FILED Atty pd. 20.00
M 18:55 2005 ICC&Lewits
JUL 05 2005 to Shiff
60
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF PA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND SALLY
DUVAL AND THE CLEARFIELD
BANK AND TRUST COMPANY,
Real Owner

Defendant

PRAECIPE FOR WRIT OF EXECUTION

To the Prothonotary:

Kindly issue a Writ of Execution in the above matter...

1. directed to the Sheriff of CLEARFIELD County;
2. against THOMAS DUVAL AND SALLY DUVAL AND THE CLEARFIELD BANK AND TRUST COMPANY, Real Owner, Defendants;

3. JUDGMENT \$37,650.93

Interest from 4/1/05 to 10/15/05: \$ 1,371.12

@ 6.96 Per diem

Corporate/Escrow Advances \$ 1,964.39

Late charges from 4/1/05 to 10/15/05: \$ 85.75

@ 12.25 monthly

Attorney Fees \$ 600.00

SUBTOTAL: \$41,672.19

Costs (to be added by Prothonotary): \$ 172.00 **Prothonotary costs**

Date: 6-16-05

BERNSTEIN LAW FIRM, P.C.

By: 

Lori A. Gibson

Attorney for Plaintiff(s)

2200 Gulf Tower

Pittsburgh, PA 15219

BERNSTEIN FILE NO. F0025077

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF PA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND SALLY
DUVAL AND THE CLEARFIELD
BANK AND TRUST COMPANY,
Real Owner

Defendant

DEED DESCRIPTION

All the right, title, interest and claim of Thomas Duval and Sally Duval, of, in and to

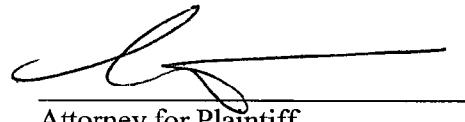
ALL that certain lot or parcel of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a $\frac{3}{4}$ inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurt as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running; thence along the northern right of way Pennsylvania State route SR-0879 North 72 degrees 24 minutes 17 seconds West a distance of 269.60 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the southeast corner of land of Thomas L Harmic, Jr. and Janet K Harmic as recorded in Deed Book 1086, page 83; thence along the eastern line of lands of Thomas L Harmic, Jr. and Janet K Harmic North 31 degrees 19 minutes 50 seconds east 4 distance of 233.28 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr.; thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 69 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances; South 31 degrees 41 minutes 43 seconds West a distance of 169.84 feet to an existing $\frac{3}{4}$ inch rebar; South 72 degrees 24 minutes 28 seconds East a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set); South 31 degrees 41 minutes 44 seconds West a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set) and place of beginning.

CONTAINING 1.14 acres as shown on map prepared by Curry and Associates dated October 10, 1994. Bearing based on map prepared by the Curwensville Engineers for William H. Caldwell dated October 4, 1956 and recorded in Deed Book 454, Page 287.

BEING the same premises which Dennis W. Davis and Shirley J. Davis, husband and wife, by Deed dated October 12, 1994 and recorded October 13, 1994 in the Office of the Clearfield County Recorder of Deeds in Deed Book Volume 1637, Page 184, granted and conveyed unto Thomas Duval and Sally Duval, husband and wife, and being the same premises subsequently conveyed by Sheriff's deed dated March 7, 2005, and recorded in the Office of the Clearfield County Recorder of Deeds in Deed Book Volume 2005, Page 03059, granted and conveyed unto the CLEARFIELD BANK AND TRUST COMPANY.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 03-350-CD, seized and taken in execution as the property of THOMAS DUVAL AND SALLY DUVAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.



Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

Civil Action No. 03-350-CD

vs.

AFFIDAVIT OF COMPLIANCE
WITH ACT 91

THOMAS DUVAL AND SALLY
DUVAL AND THE CLEARFIELD
BANK AND TRUST COMPANY,
Real Owner

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
Bernstein Law Firm, P.C.

Firm #718
2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

BERNSTEIN FILE NO. F0025077

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF PA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND SALLY
DUVAL AND THE CLEARFIELD
BANK AND TRUST COMPANY,
Real Owner

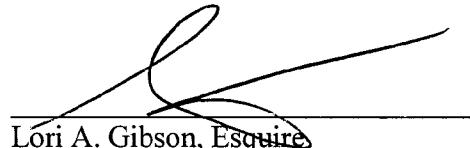
Defendant

AFFIDAVIT OF COMPLIANCE WITH ACT 91

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF ALLEGHENY)
(SS:
)

Before me, the undersigned authority, personally appeared Lori A. Gibson, Esquire, who,
being duly sworn according to law, deposes and says that:

1. She is the attorney for the Plaintiff:
2. That we have complied with the terms of House Bill 500 which requires the sending of
Act 91 Notices.



Lori A. Gibson, Esquire

Sworn to and subscribed
before me this 20th day
of June, 2005

Cheryl A. Bauer
Notary Public

COMMONWEALTH OF PENNSYLVANIA	
Notarial Seal	
Cheryl A. Bauer, Notary Public	
City Of Pittsburgh, Allegheny County	
My Commission Expires July 22, 2008	
Member, Pennsylvania Association Of Notaries	

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

Civil Action No. 03-350-CD

vs.

AFFIDAVIT PURSUANT
TO RULE 3129.1

THOMAS DUVAL AND SALLY
DUVAL AND THE CLEARFIELD
BANK AND TRUST COMPANY,
Real Owner

Defendant

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
Bernstein Law Firm, P.C.
Firm #718
2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

BERNSTEIN FILE NO. F0025077

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NATIONAL CITY BANK OF PA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND SALLY
DUVAL AND THE CLEARFIELD
BANK AND TRUST COMPANY,
Real Owner

Defendant

AFFIDAVIT PURSUANT TO RULE 3129.1

NATIONAL CITY BANK OF PENNSYLVANIA, Plaintiff in the above action, sets forth as of the date the Praecept for the Writ of Execution was filed the following information concerning the real property located at RR 1 Box 54, Grampian, PA (see Deed description attached):

1. Name and address of owner(s) or reputed owner(s):

THOMAS DUVAL AND SALLY DUVAL
702 Windy Hill
North Myrtle Beach, SC 29582-5241

Clearfield Bank & Trust Co.
11 North Second Street
Clearfield, PA 16830

and

Clearfield Bank & Trust Co.
PO Box 171
Clearfield, PA 16830

Clearfield Bank & Trust Co.
C/o Tucker Arensberg, PC
1500 One PPG Place
Pittsburgh, PA 15222

2. Name and address of Defendant(s) in the judgment:

THOMAS DUVAL AND SALLY DUVAL
702 Windy Hill
North Myrtle Beach, SC 29582-5241

Clearfield Bank & Trust Co.
11 North Second Street
Clearfield, PA 16830

and

Clearfield Bank & Trust Co.
PO Box 171
Clearfield, PA 16830

Clearfield Bank & Trust Co.
C/o Tucker Arensberg, PC
1500 One PPG Place
Pittsburgh, PA 15222

3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

National City Bank of Pennsylvania c/o Bernstein Law Firm, P.C.
2200 Gulf Tower, Pittsburgh, PA 15219

Meshonnan Valley Economic Development Partnership, Inc.
2 Shady Lane
Philipsburg, PA 16866

Kratzer Run Sewer Authority
P.O. Box 253
Grampian, PA 16838

Information Leasing Corporation
1023 W. 8th Street
Cincinnati, OH 45203

4. Name and address of the last recorded holder of every mortgage of record:

National City Bank of Pennsylvania
c/o Bernstein Law Firm, P.C.
2200 Gulf Tower, Pittsburgh, PA 15219

5. Name and address of every other person who has any record lien on their property:

UNKNOWN

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

UNKNOWN

7. Name and address of every other person of whom the Plaintiff has knowledge who has any interest in the property which may be affected by the sale:

Penn Township
500 Melody Road
Grampian, PA 16838

Curwensville Area School District
Administrative Office
650 Beech Street
Curwensville, PA 16833

Claire Pentz, Penn Township Tax Collector
593 Williams Road
Curwensville, PA 16833

Clearfield Municipal Authority
107 East Market Street
Clearfield, PA 16830

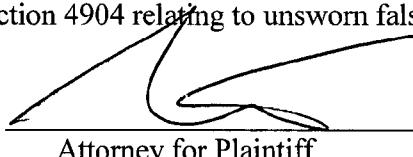
Clearfield County Tax Claim
Clearfield County Courthouse
Clearfield, PA 16830

Clearfield County Domestic Relations
Clearfield County Courthouse
Clearfield, PA 16830

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. Section 4904 relating to unsworn falsification to authorities.

6-15-95

Date



Attorney for Plaintiff

NOTICE

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF PA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND SALLY
DUVAL AND THE CLEARFIELD
BANK AND TRUST COMPANY,
Real Owner

Defendant

DEED DESCRIPTION

All the right, title, interest and claim of Thomas Duval and Sally Duval, of, in and to

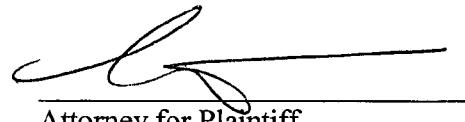
ALL that certain lot or parcel of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a $\frac{3}{4}$ inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurt as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running; thence along the northern right of way Pennsylvania State route SR-0879 North 72 degrees 24 minutes 17 seconds West a distance of 269.60 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the southeast corner of land of Thomas L Harmic, Jr. and Janet K Harmic as recorded in Deed Book 1086, page 83; thence along the eastern line of lands of Thomas L Harmic, Jr. and Janet K Harmic North 31 degrees 19 minutes 50 seconds east 4 distance of 233.28 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr.; thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 69 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances; South 31 degrees 41 minutes 43 seconds West a distance of 169.84 feet to an existing $\frac{3}{4}$ inch rebar; South 72 degrees 24 minutes 28 seconds East a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set); South 31 degrees 41 minutes 44 seconds West a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set) and place of beginning.

CONTAINING 1.14 acres as shown on map prepared by Curry and Associates dated October 10, 1994. Bearing based on map prepared by the Curwensville Engineers for William H. Caldwell dated October 4, 1956 and recorded in Deed Book 454, Page 287.

BEING the same premises which Dennis W. Davis and Shirley J. Davis, husband and wife, by Deed dated October 12, 1994 and recorded October 13, 1994 in the Office of the Clearfield County Recorder of Deeds in Deed Book Volume 1637, Page 184, granted and conveyed unto Thomas Duval and Sally Duval, husband and wife, and being the same premises subsequently conveyed by Sheriff's deed dated March 7, 2005, and recorded in the Office of the Clearfield County Recorder of Deeds in Deed Book Volume 2005, Page 03059, granted and conveyed unto the CLEARFIELD BANK AND TRUST COMPANY.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 03-350-CD, seized and taken in execution as the property of THOMAS DUVAL AND SALLY DUVAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.



Attorney for Plaintiff

JOSEPH J. BERNSTEIN (PA, FL)
ROBERT S. BERNSTEIN (PA, FL, WV, NY)
NICHOLAS D. KRAWEC (PA, NC, OH)
LORI A. GIBSON (PA)



MARLENE J. BERNSTEIN (PA, FL)
CHARLES E. BOBINIS (PA, WV)
KIRK B. BURKLEY (PA)
DEBORAH R. ERBSTEIN (PA)
CHRISTOPHER M. BOBACK (PA)

(STATES OF ADMISSION)

SUITE 2200 GULF TOWER, PITTSBURGH, PENNSYLVANIA 15219-1900 800-927-3197 412-456-8100 FAX 412-456-8135
WWW.BERNSTEINLAW.COM MAIL@BERNSTEINLAW.COM

Clearfield County Sheriff
Market Street
Clearfield, PA 16830

June 23, 2005

Re: National City Mortgage
Vs: Thomas and Sally Duval
03-350-CD - COURT CASE NUMBER
BERNSTEIN FILE NO. F0025077

Dear Sheriff:

We have sent the Prothonotary a Praecept for Writ of Execution and have asked that the Writ be delivered to you. We have enclosed our instructions concerning service. Please follow those instructions, and, when the levy (or service) is made, send us a copy of the levy sheet.

Also we have enclosed our check for the amount of your fee.

At the bottom of this letter, please fill in the requested information and return this letter with the filing receipts and the levy sheet in the enclosed envelope.

Thank you for your cooperation and assistance.

BERNSTEIN LAW FIRM, P.C.

Our Check No. _____ \$ _____

Levy (Service) made _____

At _____

Sale Set for _____

Garnishee served _____

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW**

National City Bank of Pennsylvania, successor
in interest to Integra Mortgage Company

 COPY

Vs.

NO.: 2003-00350-CD

Thomas Duval, and Sally Duval, and
Clearfield Bank and Trust Co., Real Owner

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, successor in interest to INTEGRA MORTGAGE COMPANY, Plaintiff(s) from THOMAS DUVAL and SALLY DUVAL, and CLEARFIELD BANK AND TRUST CO., Real Owner, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE/PRINCIPAL:.....\$37,650.93
INTEREST from 4/1/05 to 10/15/05
at 6.96 Per diem:.....\$1,371.12
PROTH. COSTS: \$
ATTY'S COMM:.....\$600.00
DATE: 07/05/2005

PAID:.....\$172.00
SHERIFF: \$
CORPORATE/ESCROW ADVANCES:....\$1,964.39
OTHER COSTS: \$
LATE CHARGES from 4/1/05 to
10/15/05 at 12.25 monthly:.....\$85.75

William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this _____ day
of _____ A.D. _____
At _____ A.M./P.M.

Requesting Party: Lori A. Gibson, Esq.
2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF PA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND SALLY
DUVAL AND THE CLEARFIELD
BANK AND TRUST COMPANY,
Real Owner

Defendant

DEED DESCRIPTION

All the right, title, interest and claim of Thomas Duval and Sally Duval, of, in and to

ALL that certain lot or parcel of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a $\frac{3}{4}$ inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurt as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running; thence along the northern right of way Pennsylvania State route SR-0879 North 72 degrees 24 minutes 17 seconds West a distance of 269.60 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the southeast corner of land of Thomas L Harmic, Jr. and Janet K Harmic as recorded in Deed Book 1086, page 83; thence along the eastern line of lands of Thomas L Harmic, Jr. and Janet K Harmic North 31 degrees 19 minutes 50 seconds east 4 distance of 233.28 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr.; thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 69 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances; South 31 degrees 41 minutes 43 seconds West a distance of 169.84 feet to an existing $\frac{3}{4}$ inch rebar; South 72 degrees 24 minutes 28 seconds East a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set); South 31 degrees 41 minutes 44 seconds West a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set) and place of beginning.

CONTAINING 1.14 acres as shown on map prepared by Curry and Associates dated October 10, 1994. Bearing based on map prepared by the Curwensville Engineers for William H. Caldwell dated October 4, 1956 and recorded in Deed Book 454, Page 287.

BEING the same premises which Dennis W. Davis and Shirley J. Davis, husband and wife, by Deed dated October 12, 1994 and recorded October 13, 1994 in the Office of the Clearfield County Recorder of Deeds in Deed Book Volume 1637, Page 184, granted and conveyed unto Thomas Duval and Sally Duval, husband and wife, and being the same premises subsequently conveyed by Sheriff's deed dated March 7, 2005, and recorded in the Office of the Clearfield County Recorder of Deeds in Deed Book Volume 2005, Page 03059, granted and conveyed unto the CLEARFIELD BANK AND TRUST COMPANY.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 03-350-CD, seized and taken in execution as the property of THOMAS DUVAL AND SALLY DUVAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.



Attorney for Plaintiff

PRO

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY,

Plaintiff,

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner,

Defendants.

VERIFICATION OF SERVICE
OF NOTICE OF SALE TO
DEFENDANT AND LIEN CREDITORS

FILED ON BEHALF OF
Plaintiff(s)

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
HEIDI A. KORDISH, ESQUIRE
PA ID#90512

Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100
DIRECT DIAL: (412) 456-8100
BERNSTEIN FILE NO. F0025077

FILED NO
m10:26pm
OCT 20 2005
LW

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

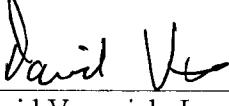
THOMAS DUVAL AND
SALLY DUVAL AND THE
CLEARFIELD BANK AND
TRUST COMPANY, Real Owner

Defendant

VERIFICATION OF SERVICE OF NOTICE OF SALE
TO DEFENDANT AND LIEN CREDITORS

The undersigned, subject to the penalties of 18 Pa.C. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed copies of the Notice of Sale in the above-captioned matter by Certified Mail to the **Defendants**, on September 26, 2005 and received by the **Defendants** on September 27, 2005, September 28, 2005 and October 03, 2005 which was returned by Post Office as evidenced by Certified Mail Receipt attached hereto as Exhibit "A".

The undersigned subject to the penalties of 18 Pa.C.S.A. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a copy of the Notice of Sale to Defendant and Lien Creditors in the above-captioned matter by Certificate of Mailing (P.S. Forms No. 3877) on September 26, 2005 attached hereto as Exhibit "B".



David Vucenich, Legal Assistant

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 37
Certified Fee	\$ 2.30
Return Receipt Fee (Endorsement Required)	\$ 1.75
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 4.42

SALLY DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH, SC 29582-5241

PS Form 3800, June 2002

See Reverse for Instructions

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 37
Certified Fee	\$ 2.30
Return Receipt Fee (Endorsement Required)	\$ 1.75
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 4.42

THOMAS DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH, SC 29582-5241

PS Form 3800, June 2002

See Reverse for Instructions

SEARCHED INDEXED SERIALIZED FILED

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

THOMAS DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH, SC 29582-5241

2.	7005 0390 0003 7157 7474
PS Form 3811, February 2004	
Domestic Return Receipt	

1.	7005 0390 0003 7157 7474
PS Form 3811, February 2004	
Domestic Return Receipt	

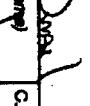
SENDER SIGNATURE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

SALLY DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH, SC 29582-5241

COMPLETION DATE & DELIVERY DAY

A. Signature		<input type="checkbox"/> Agent
<input checked="" type="checkbox"/> B. Received by (Printed Name)		<input type="checkbox"/> C. Date of Delivery
<input checked="" type="checkbox"/> B. Received by (Printed Name)		<input type="checkbox"/> C. Date of Delivery
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No		

Type

Certified Mail Express Mail

Registered Return Receipt for Merchandise

Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. At	7005 0390 0003 7157 7474
PS Form 3811, February 2004	
Domestic Return Receipt	

12512 2512 6000 0600 5002

EXHIBIT A

[Home](#) | [Help](#) | [Sign In](#)[Track & Confirm](#) [FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: **7005 0390 0003 7157 7464**

Status: Delivered

Your item was delivered at 9:23 am on October 03, 2005 in NORTH MYRTLE BEACH, SC 29582.

[Additional Details >](#) [Return to USPS.com Home >](#)

[Track & Confirm](#)

Enter Label/Receipt Number.

[Go >](#)

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email. [Go >](#)



POSTAL INSPECTORS
Preserving the Trust

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[Home](#) | [Help](#) | [Sign In](#)[Track & Confirm](#) [FAQs](#)

Track & Confirm

Search Results

Label/Receipt Number: **7005 0390 0003 7157 7471**

Status: Delivered

Your item was delivered at 9:23 am on October 03, 2005 in NORTH MYRTLE BEACH, SC 29582.

[Additional Details >](#)[Return to USPS.com Home >](#)[Go >](#)[Track & Confirm](#)

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email. [Go >](#)



POSTAL INSPECTORS
Preserving the Trust

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Copyright © 1999-2004 USPS. All Rights Reserved. [Terms of Use](#) [Privacy Policy](#)



U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	6-37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.71
Restricted Delivery Fee (Endorsement Required)	0.75
Total Postage & Fees	\$ 4.42

SENT TO
CLEARFIELD BANK & TRUST CO.
11 NORTH SECOND STREET
CLEARFIELD, PA 16830

PS Form 3800, June 2001

See back for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	6-37
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.71
Restricted Delivery Fee (Endorsement Required)	0.75
Total Postage & Fees	\$ 4.42

SENT TO
CLEARFIELD BANK & TRUST CO.
c/o TUCKER ARENSBERG, PC
1500 ONE PPG PLACE
PITTSBURGH, PA 15222

PS Form 3800, June 2001

See back for Instructions

SENDER INFORMATION

A. Signature 
B. Mailing Address

C. Received by (Printed Name) 
D. Is delivery address different from Item 17 Yes No

1. Article Addressed to:

Clearfield Bank & Trust Co.
C/o Tucker Arensberg, PC
1500 One PPG Place
Pittsburgh, PA 15222

2. 7005 0390 0003 7157 7488
PS Form 3811, February 2004

Domestic Return Receipt

3. Service Type

A. Signature B. Received by (Printed Name)

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

1. Article Addressed to:

Clearfield Bank & Trust Co.
11 North Second Street
Clearfield, PA 16830

2. 7005 0390 0003 7157 7501
PS Form 3811, February 2004

Domestic Return Receipt

3. Service Type

A. Signature B. Received by (Printed Name)

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

Clearfield, PA 16830

1052 2512 0000 0600 5002

PS Form 3811, February 2004

Domestic Return Receipt

**U.S. Postal Service
CERTIFIED MAIL RECEIPT**
(Domestic Mail Only: No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com.

OFFICIAL USE

<i>PLS</i>	Postage \$ 37
	Certified Fee 230
	Return Receipt Fee (Endorsement Required) 171
	Restricted Delivery Fee (Endorsement Required)
	Total Postage & Fees \$ 442

Sent To
Street, **CLEARFIELD BANK & TRUST CO.**
or PO Box **171**
City, St **CLEARFIELD, PA 16830**

PS Form 3800, June 2002

See Reverse for instructions

SENDER INFORMATION

■ Complete Items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.
 ■ Print your name and address on the reverse so that we can return the card to you.
 ■ Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Clearfield Bank & Trust Co.
PO Box 171
Clearfield, PA 16830

A. Signature *S. Seal*

Agent Addressee

B. Received by / Printed Name *CLEARFIELD BANK & TRUST CO.* Date of Delivery **2/6/04**

C. Is delivery address different from item 1? Yes
If YES, enter delivery address **2/6/04**

D. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

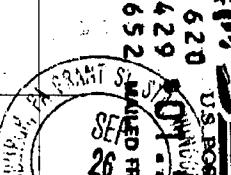
4. Restricted Delivery? (Extra Fee) Yes

2. Article Addressed to:
7005 0390 0003 7157 7495

PS Form 3811, February 2004

Domestic Return Receipt *FO025077* 100-3002-1549

Name and Address of Sender
Bernstein Law Firm, P.C.
Suite 2200 Gulf Tower
Pittsburgh, PA 15219

Name and Address of Sender		Check type of mail or service:	
Bernstein Law Firm, P.C. Suite 2200 Gulf Tower Pittsburgh, PA 15219 (412) 456-8100		<input type="checkbox"/> Certified <input type="checkbox"/> COD <input type="checkbox"/> Delivery Confirmation <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured <input type="checkbox"/> Recorded Delivery (International) <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation	
Article Number		Address (Name, Street, City, State, & ZIP Code)	
1. _____		Curwensville Area School District Administrative Office 650 Beech Street Curwensville, PA 16833	
2. _____		Penn Township 500 Melody Road Grampian, PA 16838	
3. _____		Penn Township 500 Melody Road Grampian, PA 16838	
4. _____		Penn Township 500 Melody Road Grampian, PA 16838	
5. _____		Penn Township 500 Melody Road Grampian, PA 16838	
6. _____		Penn Township 500 Melody Road Grampian, PA 16838	
7. _____		Penn Township 500 Melody Road Grampian, PA 16838	
8. _____		Penn Township 500 Melody Road Grampian, PA 16838	
Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Affix Stamp Here <small>(If issued as a certificate of mailing, or for additional copies of this bill)</small> Postmark and Date of Receipt  1620 U.S. POSTAGE P 8 2 2 1 3 6 5 9 7429 SEP 26 05 3652 MAILED FROM ZIP CODE 15222  U.S.P.S.	
Delivery Confirmation Signature Confirmation Special Handling Restricted Delivery Return Receipt			
<i>See Privacy Act Statement on Reverse.</i>			

Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt

EXHIBIT B

Name and Address of Sender

Bernstein Law Firm, P.C.
 Suite 2200 Gulf Tower
 Pittsburgh, PA 15219
 (412) 456-8100

Check type of mail or service:

Certified
 COD
 Delivery Confirmation
 Express Mail
 Insured

Addressess (Name, Street, City, State, & ZIP Code) _____

Postage _____

Fee _____

Handling Charge _____

Date of Receipt _____

Affix Stamp Here
 (If issued as a
 certificate of mailing,
 or for additional
 copies of this bill)

1. _____
 2. _____
 3. _____
 4. _____
 5. _____
 6. _____
 7. _____
 8. _____

**① Meshonan Valley Economic Development
 Partnership, Inc.**
 2 Shady Lane
 Philipsburg, PA 16866

② Claire Pentz, Penn Township Tax Collector
 593 Williams Road
 Curwensville, PA 16833

③ Kratzer Run Sewer Authority
 P.O. Box 253
 Grampian, PA 16838

④ Clearfield County Tax Claim
 Clearfield County Courthouse
 Clearfield, PA 16830

Total Number of Pieces _____
 Listed by Sender _____
 Total Weight of Pieces _____
 Postage _____
 (Indicate amount of postage
 being paid by receiving employee)

PS Form 3877, February 2000 (Page 1 of 2)
 100-25077-0008

See Privacy Act Statement on Reverse

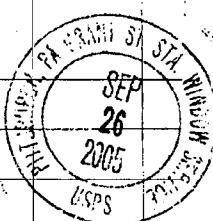
Delivery Confirmation

Signature Confirmation

Special Handling

Restricted Delivery

Return Receipt



1350 U.S. POSTAGE P82213659
 SEP 26 05 1
 3653 MAILED FROM ZIP CODE 15222
 100-25077-0008

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20204

NO: 03-350-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST OT INTEGRA MORTGAGE COMPANY

vs.

DEFENDANT: THOMAS DUVAL AND SALLY DUVAL AND THE CLEARFEILD BANK AND TRUST COMPANY, REAL OWNER

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 07/05/2005

LEVY TAKEN 09/21/2005 @ 9:54 AM

POSTED 09/21/2005 @ 9:54 AM

SALE HELD 11/04/2005

SOLD TO NATIONAL CITY BANK OF PENNSYLVANIA

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 01/11/2006

DATE DEED FILED 01/11/2006

PROPERTY ADDRESS RR #1, BOXX 54 POSSIBLE 911 1295 CURWENSVILLE-GRAMPIAN HIGHWAY GRAMPIAN, PA 16838
SERVICES

10/03/2005 @ SERVED THOMAS DUVAL

SERVED THOMAS DUVAL BY CERT & REG MAIL TO 702 WINDY HILL, NORTH MYRTLE BEACH, SC 29582-5241. CERT #70033110000193800893 SIGNED FOR BY BOB DUVAL WITH

A TURE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY.

10/03/2005 @ SERVED SALLY DUVAL

SERVED SALLY DUVAL BY CERT & REG MAIL TO 702 WINDY HILL, NORTH MYRTLE BEACH, SC 29582-5241. CERT #70033110000193800909 SIGNED FOR BOB DUVAL WITH

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

09/27/2005 @ 12:40 PM SERVED CLEARFIELD BANK AND TRUST COMPANY

SERVED CLEARFIELD BANK AND TRUST COMPANY, DEFENDANT, BY HANDING TO KATHY JACOBSON, MANAGER OF CB&T, AT HER PLACE OF EMPLOYMENT CB&T P. O. BOX 171, 11 NORTH SECOND STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

FILED
03/02/06
JAN 11 2006
LS

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20204

NO: 03-350-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST OT INTEGRA MORTGAGE COMPANY

vs.

DEFENDANT: THOMAS DUVAL AND SALLY DUVAL AND THE CLEARFIELD BANK AND TRUST COMPANY, REAL OWNER

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$237.58

SURCHARGE \$60.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2006


By Cynthia Bitter-Alphonse
Chester A. Hawkins
Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW**

National City Bank of Pennsylvania, successor
in interest to Integra Mortgage Company

Vs.

NO.: 2003-00350-CD

Thomas Duval, and Sally Duval, and
Clearfield Bank and Trust Co., Real Owner

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, successor in interest to INTEGRA MORTGAGE COMPANY, Plaintiff(s) from THOMAS DUVAL and SALLY DUVAL, and CLEARFIELD BANK AND TRUST CO., Real Owner, Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

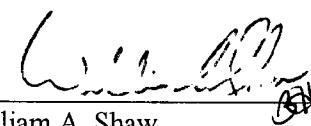
Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE/PRINCIPAL:.....\$37,650.93
INTEREST from 4/1/05 to 10/15/05
at 6.96 Per diem:.....\$1,371.12
PROTH. COSTS: \$
ATTY'S COMM:.....\$600.00
DATE: 07/05/2005

PAID:.....\$172.00
SHERIFF: \$
CORPORATE/ESCROW ADVANCES:....\$1,964.39
OTHER COSTS: \$
LATE CHARGES from 4/1/05 to
10/15/05 at 12.25 monthly:.....\$85.75



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 5th day
of July A.D. 2005
At 12:15 A.M./P.M.

Requesting Party: Lori A. Gibson, Esq.
2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

Chesler A. Hawthorn
Sheriff by Cynthia Beller-Deppenbaugh

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF PA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND SALLY
DUVAL AND THE CLEARFIELD
BANK AND TRUST COMPANY,
Real Owner

Defendant

DEED DESCRIPTION

All the right, title, interest and claim of Thomas Duval and Sally Duval, of, in and to

ALL that certain lot or parcel of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a $\frac{3}{4}$ inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurt as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running; thence along the northern right of way Pennsylvania State route SR-0879 North 72 degrees 24 minutes 17 seconds West a distance of 269.60 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the southeast corner of land of Thomas L Harmic, Jr. and Janet K Harmic as recorded in Deed Book 1086, page 83; thence along the eastern line of lands of Thomas L Harmic, Jr. and Janet K Harmic North 31 degrees 19 minutes 50 seconds east 4 distance of 233.28 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr.; thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 69 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances; South 31 degrees 41 minutes 43 seconds West a distance of 169.84 feet to an existing $\frac{3}{4}$ inch rebar; South 72 degrees 24 minutes 28 seconds East a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set); South 31 degrees 41 minutes 44 seconds West a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set) and place of beginning.

CONTAINING 1.14 acres as shown on map prepared by Curry and Associates dated October 10, 1994. Bearing based on map prepared by the Curwensville Engineers for William H. Caldwell dated October 4, 1956 and recorded in Deed Book 454, Page 287.

BEING the same premises which Dennis W. Davis and Shirley J. Davis, husband and wife, by Deed dated October 12, 1994 and recorded October 13, 1994 in the Office of the Clearfield County Recorder of Deeds in Deed Book Volume 1637, Page 184, granted and conveyed unto Thomas Duval and Sally Duval, husband and wife, and being the same premises subsequently conveyed by Sheriff's deed dated March 7, 2005, and recorded in the Office of the Clearfield County Recorder of Deeds in Deed Book Volume 2005, Page 03059, granted and conveyed unto the CLEARFIELD BANK AND TRUST COMPANY.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 03-350-CD, seized and taken in execution as the property of THOMAS DUVAL AND SALLY DUVAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.



Attorney for Plaintiff

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME THOMAS DUVAL

NO. 03-350-CD

NOW, January 11, 2006, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on November 04, 2005, I exposed the within described real estate of Thomas Duval And Sally Duval And The Clearfield Bank And Trust Company, Real Owner to public venue or outcry at which time and place I sold the same to NATIONAL CITY BANK OF PENNSYLVANIA he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	
LEVY	15.00
MILEAGE	11.64
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	14.94
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	30.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$237.58

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	31.50
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$31.50

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	37,650.93
INTEREST @ 6.9600 %	1,510.32
FROM 04/01/2005 TO 11/04/2005	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	60.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$39,221.25
COSTS:	
ADVERTISING	221.63
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	31.50
SHERIFF COSTS	237.58
LEGAL JOURNAL COSTS	126.00
PROTHONOTARY	172.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$933.71

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff


[Home](#) | [Help](#)
[Track & Confirm](#)

Track & Confirm

Search Results

Label/Receipt Number: 7003 3110 0001 9380 0893

Status: Delivered

Your item was delivered at 9:23 am on October 03, 2005 in NORTH MYRTLE BEACH, SC 29582.

[Track & Confirm](#)

Enter Label/Receipt Number.

[Additional Details >](#) [Return to USPS.com Home >](#)

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email. [Go >](#)



POSTAL INSPECTORS
Preserving the Trust

site m

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

THOMAS DUVAL
702 WINDY HILL
NORTH MYRTLE BEACH, SC 29582

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage)

For delivery information visit our website at www.usps.com

OFFICIAL U.S.

PS Form 3811, February 2004

7003 3110 0001 9380 0893

Domestic Return Receipt

102595-02-M-154C

Postage	\$ 1.65
Certified Fee	\$ 2.30
Return Receipt Fee (Endorsement Required)	\$ 1.75
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 4.65

09/26/2005

0830
07
Postmark
Here

Sent To	THOMAS DUVAL 702 WINDY HILL NORTH MYRTLE BEACH, SC 29582
Street, Apt. No., or PO Box No.	THOMAS DUVAL 702 WINDY HILL
City, State, ZIP+4	NORTH MYRTLE BEACH, SC 29582


[Home](#) | [Help](#)
[Track & Confirm](#)

Track & Confirm

Search Results

Label/Receipt Number: 7003 3110 0001 9380 0909
 Status: Delivered

Your item was delivered at 9:23 am on October 03, 2005 in NORTH MYRTLE BEACH, SC 29582.

[Track & Confirm](#)

Enter Label/Receipt Number.

[Additional Details >](#) [Return to USPS.com Home >](#)

Notification Options

Track & Confirm by email

Get current event information or updates for your item sent to you or others by email. [Go >](#)



POSTAL INSPECTORS
 Preserving the Trust

site m

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

SALLY DUVAL
 702 WINDY HILL
 NORTH MYRTLE BEACH, SC 29582

COMPLETE THIS SECTION ON DELIVERY

A. Signature

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)

Yes

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage)

For delivery information visit our website at www.usps.com

2. Article Number

(Transfer from service label)

7003 3110 0001 9380 0909

OFFICIAL MAIL

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

Postage	\$ 4.40
Certified Fee	\$ 2.30
Return Receipt Fee (Endorsement Required)	\$ 1.75
Restricted Delivery Fee (Endorsement Required)	\$ 0.15
Total Postage & Fees	\$ 8.50

0830

07

Postmark
Here

09/26/2005

Sent To	SALLY DUVAL
Street, Apt. No., or PO Box No.	702 WINDY HILL
City, State, ZIP+4	NORTH MYRTLE BEACH, SC 29582

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20204

NO: 03-350-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST OT INTEGRA MORTGAGE COMPANY

vs.

DEFENDANT: THOMAS DUVAL AND SALLY DUVAL AND THE CLEARFIELD BANK AND TRUST COMPANY, REAL OWNER

Execution REAL ESTATE

SHERIFF RETURN

Revised

DATE RECEIVED WRIT: 7/5/2005

LEVY TAKEN 9/21/2005 @ 9:54 AM

POSTED 9/21/2005 @ 9:54 AM

SALE HELD 11/4/2005

SOLD TO NATIONAL CITY BANK OF PENNSYLVANIA

SOLD FOR AMOUNT \$1.00 PLUS COSTS

FILED LM

0/16/00 LM
AUG 15 2008

WRIT RETURNED 1/11/2006

William A. Shaw
Prothonotary/Clerk of Courts

DATE DEED FILED 1/11/2006

PROPERTY ADDRESS RR #1, BOXX 54 POSSIBLE 911 1295 CURWENSVILLE-GRAMPIAN HIGHWAY GRAMPIAN

SERVICES

10/3/2005 @ SERVED THOMAS DUVAL

SERVED THOMAS DUVAL BY CERT & REG MAIL TO 702 WINDY HILL, NORTH MYRTLE BEACH, SC 29582-5241. CERT #70033110000193800893 SIGNED FOR BY BOB DUVAL WITH

A TURE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY.

10/3/2005 @ SERVED SALLY DUVAL

SERVED SALLY DUVAL BY CERT & REG MAIL TO 702 WINDY HILL, NORTH MYRTLE BEACH, SC 29582-5241. CERT #70033110000193800909 SIGNED FOR BOB DUVAL WITH

A TURE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

9/27/2005 @ 12:40 PM SERVED CLEARFIELD BANK AND TRUST COMPANY

SERVED CLEARFIELD BANK AND TRUST COMPANY, DEFENDANT, BY HANDING TO KATHY JACOBSON, MANAGER OF CB&T, AT HER PLACE OF EMPLOYMENT CB&T P. O. BOX 171, 11 NORTH SECOND STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA

A TURE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

@ SERVED

NOW, AUGUST 15, 2008 RETURN WRIT ISSUED ON 12/26/03 AS UNEXECUTED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20204
NO: 03-350-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA SUCCESSOR IN INTEREST OT INTEGRA MORTGAGE COMPANY

vs.

DEFENDANT: THOMAS DUVAL AND SALLY DUVAL AND THE CLEARFIELD BANK AND TRUST COMPANY, REAL OWNER

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$237.58

SURCHARGE \$60.00 PAID BY ATTORNEY

Sworn to Before Me This

____ Day of _____ 2008

So Answers,

Chester A. Hawkins
by Cynthia Bitter - Afnord
Chester A. Hawkins
Sheriff

**WRIT OF EXECUTION and/or ATTACHMENT
COMMONWEALTH OF PENNSYLVANIA, COUNTY OF CLEARFIELD
CIVIL ACTION – LAW**

National City Bank of Pennsylvania,
Integra Mortgage Company,

Vs.

NO.: 2003-00350-CD

Thomas Duval,
Sally Duval,

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, INTEGRA MORTGAGE COMPANY, , Plaintiff(s) from THOMAS DUVAL, SALLY DUVAL, , Defendant(s):

- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Deed Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

and to notify the garnishee(s) that: (a) an attachment has been issued; (b) the garnishee(s) is/are enjoined from paying any debt to or for the account of the defendant(s) and from delivering any property of the defendant(s) or otherwise disposing thereof;

- (3) If property of the defendant(s) not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

AMOUNT DUE: \$32,971.03

PAID: \$177.64

INTEREST: \$

SHERIFF: \$

PROTH. COSTS: \$

OTHER COSTS: \$

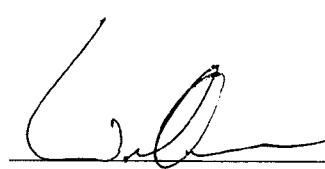
ATTY'S COMM: \$

DATE: 12/26/2003

Received this writ this 29th day
of December A.D. 2003
At 10:00 A.M./P.M.

Requesting Party: Lori A. Gibson
2200 Gulf Tower
Pittsburgh, PA 15219

Charles A. Hawkins
Sheriff by Cynthia Butler, Deafendorf



William A. Shaw
Prothonotary/Clerk Civil Division

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

NATIONAL CITY BANK OF
PENNSYLVANIA successor in
interest to INTEGRA MORTGAGE
COMPANY

Plaintiff

vs.

Civil Action No. 03-350-CD

THOMAS DUVAL AND
SALLY DUVAL

Defendants

DEED DESCRIPTION

All the right, title, interest and claim of Thomas Duval and Sally Duval, of, in and to

ALL that certain lot or parcel of real estate situate in Penn Township, Clearfield County, Pennsylvania, bounded and described as follows:

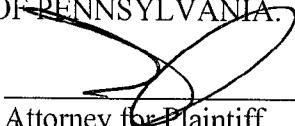
BEGINNING at a $\frac{3}{4}$ inch rebar (set) on the northern right of way of Pennsylvania State Route SR-0879, said rebar being the southwest corner of lands of Margaret Schurt as recorded in Deed Book 1209, Page 551, said rebar being North 71 degrees 24 minutes 17 seconds West a distance of 81.98 feet from the intersection of the northern right of way of Pennsylvania State Route SR-0879 with the center line of Township Road T-205, said place of beginning being the southeast corner of the parcel herein conveyed and running; thence along the northern right of way Pennsylvania State route SR-0879 North 72 degrees 24 minutes 17 seconds West a distance of 269.60 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the southeast corner of land of Thomas L Harmic, Jr. and Janet K Harmic as recorded in Deed Book 1086, page 83; thence along the eastern line of lands of Thomas L Harmic, Jr. and Janet K Harmic North 31 degrees 19 minutes 50 seconds east 4 distance of 233.28 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being on the southern line of lands of Randall Schurr, Jr.; thence along the southern line of lands of Randall Schurr, Jr. as recorded in Deed Book 732, Page 138 South 69 degrees 02 minutes 54 seconds East a distance of 210.00 feet to a $\frac{3}{4}$ inch rebar (set), said rebar being the northwest corner of lands of the aforementioned Margaret Schurr; thence along the western line of lands of Margaret Schurr as recorded in Deed Book 1209, Page 551 the following courses and distances; South 31 degrees 41 minutes 43 seconds West a distance of 169.84 feet to an existing $\frac{3}{4}$ inch rebar; South 72 degrees 24 minutes 28 seconds East a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set); South 31 degrees 41 minutes 44

seconds West a distance of 50.00 feet to a $\frac{3}{4}$ inch rebar (set) and place of beginning.

CONTAINING 1.14 acres as shown on map prepared by Curry and Associates dated October 10, 1994. Bearing based on map prepared by the Curwensville Engineers for William H. Caldwell dated October 4, 1956 and recorded in Deed Book 454, Page 287.

BEING the same premises which Dennis W. Davis and Shirley J. Davis, husband and wife, by Deed dated October 12, 1994 and recorded October 13, 1994 in the Office of the Clearfield County Recorder of Deeds in Deed Book Volume 1637, Page 184, granted and conveyed unto Thomas Duval and Sally Duval.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 03-350-CD, seized and taken in execution as the property of THOMAS DUVAL AND SALLY DUVAL at the suit of NATIONAL CITY BANK OF ~~PENNSYLVANIA~~.



Attorney for Plaintiff