

03-907-CD  
NATIONAL CITY BANK OF PA vs. JOHN L. BENNETT, etal

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. 03-907-CD  
COMPLAINT IN MORTGAGE FORECLOSURE

JOHN L. BENNETT AND  
KELLY S. SAWYER

Defendants

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

LORI A. GIBSON, ESQ.  
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Pittsburgh, PA 15219  
412-456-8100

**FILED**

JUN 20 2003

William A. Shaw  
Prothonotary

CERTIFICATE OF ADDRESS:  
RR 1, BOX 18  
LAWRENCE TOWNSHIP  
PARCEL NO. #123-0-K07-259-011.1

BERNSTEIN FILE NO. F0034724

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.

JOHN L. BENNETT AND  
KELLY S. SAWYER  
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 18, Clearfield, CLEARFIELD County, Pennsylvania 16830.

3. On or about July 7, 1995 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 1687, Page 289. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.

4. Of even date with said Mortgage, Defendant executed and delivered to Plaintiff a Note, a copy of which is attached hereto, marked Exhibit "2" and made a part hereof.

5. By the terms and conditions of the aforementioned Mortgage and Note, Defendant agreed to repay certain sums to Plaintiff and, in so doing, to make certain monthly payments to Plaintiff as is more specifically shown by said Mortgage and Note.

6. Plaintiff avers that 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 February 5, 2003 Notices 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 and collectively marked Exhibit "3", and made a part hereof.

8. Plaintiff avers that the outstanding principal balance due is \$27,120.95.

9. Plaintiff is entitled to interest at the rate of 7.625 percent per annum. Interest due from November 1, 2002 through and including June 30, 2003 amounts to \$1,383.34.

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 \$25.12.

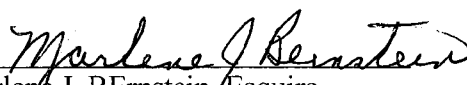
11. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$73.36 as of June 30, 2003.

12. 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.

13. 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 \$29,452.77 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN LAW FIRM, P.C.

By:   
Marlene J. Bernstein, Esquire  
Attorneys for Plaintiff  
Suite 2200 Gulf Tower  
Pittsburgh, PA 15219  
(412) 456-8100  
**BERNSTEIN FILE NO. F0034724**

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(Space Above This Line For Recording Data)

**MORTGAGE**

THIS MORTGAGE ("Security Instrument") is given on July 7, 1995  
The mortgagor is JOHN L BENNETT AND KELLY S BANYER

("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 116 Allegheny Center Mall Pittsburgh, PA 15212-8356

("Lender"). Borrower owes Lender the principal sum of  
Dollars (U.S.\$ 29,600.00

Twenty Nine Thousand Six Hundred and 00/100  
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 August 01 2025. 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 LAWRENCE County, Pennsylvania:

SEE ATTACHED LEGAL DESCRIPTION

which has the address of BOX 18

Pennsylvania 16830

(Zip Code)

("Property Address");

CLEARFIELD

(County)

PENNSYLVANIA—Single Family—FPMR/PLANS UNIFORM INSTRUMENT  
Form 2039 9-90 Amended 2/91

Rec: 7/7/95

**EXHIBIT**

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

**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend 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 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 annuity 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 leasehold 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 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. 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 provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, 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 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. **Applications 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 leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (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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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 paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired 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; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless 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 in paragraph 18, by causing the action or proceeding to be dismissed 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 forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts 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 loan reserve in lieu of mortgage insurance. Loan 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 entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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

In the event of a total taking of the Property, the proceeds shall be applied 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 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 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 Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument 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 loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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

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

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

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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 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, attorneys' fees and costs of this 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 sums 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. Waiver. Borrower, to the extent permitted by applicable law, waives and releases any error or defects 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 homestead exemption.

24. Redemption Period. Borrower's time to redeem shall be 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 secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

26. Interest Rate After Judgment. Borrower agrees that the interest rate payable after 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))

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider   | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> 1-4 Family Rider       |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider           | <input type="checkbox"/> Rate Improvement Rider         | <input type="checkbox"/> Second Home Rider      |
| <input type="checkbox"/> Other(s) (specify)      |   |   |

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

Witnesses:

James A. Naddao (Seal) John L. Bennett (Seal)  
JAMES A. NADDAO JOHN L. BENNETT  
Kelly S. Sawyer (Seal)  
KELLY S. SAWYER

Certificate of Residence

I, James A. Naddao, Esquire, do hereby certify that the correct address of the within-named Mortgagee is Edgewood Apartments, No. F5, Clearfield, PA 16830. Witness my hand this 7th day of July 1995.

James A. Naddao Agent of Mortgagee

COMMONWEALTH OF PENNSYLVANIA, CLEARFIELD

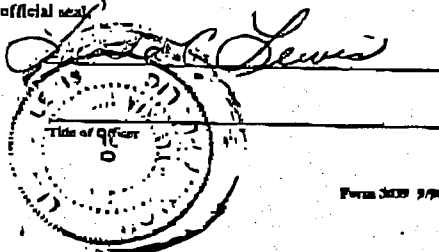
On this, the 7th day of July, 1995, before me, the undersigned officer, personally appeared JOHN L. BENNETT and KELLY S. SAWYER

known to me (or satisfactorily proven) to be the person whose names 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:

NOTARIAL SEAL  
LINDA C. LEWIS, Notary Public  
Clearfield County, Pa.  
My Commission Expires July 25, 1995



Page 6 of 6

Form 3005 9/94

VOL 1687 PAGE 295

ALL that certain parcel of land situate in Kerr Addition in the Township of Lawrence, County of Clearfield, and Commonwealth of Pennsylvania, bounded and described as follows:

On the north by an alley; on the east by an alley; on the south by Lot No. 73 and on the west by Good Street and being known as Lot No. 72 in the plan of Lots of Kerr Addition recorded at Clearfield in Miscellaneous Book No. 9, Page 601. Fronting fifty (50) feet on Good Street and extending in an easterly direction between parallel lines one hundred fifty (150) feet to an alley. Having thereon erected a one and one-half story frame dwelling house known as the Methodist Parsonage.

BEING the same premises which vested in John L. Bennett and Kelly S. Sawyer, the Mortgagors herein, by Deed dated June 30, 1995, and recorded in the Clearfield County Recorder's Office in Deed Book Volume 1687, at Page 285.

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



*Karen L. Starck*  
Karen L. Starck  
Recorder of Deeds

CLEARFIELD COUNTY  
RECORDED OF RECORD  
TIME 2:41 PM 7-7-95  
BY James Nader  
FEE 15.00  
Karen L. Starck, Recorder

Entered of Record 7-7 1995 2:41 PM Karen L. Starck, Recorder

NOTE

0143992  
Bennett

July 7,

19 95

Clearfield  
[City]

Pennsylvania  
[State]

RD#1 BOX 18

CLEARFIELD

PA 16830

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 29,600.00 (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 7.6250 %.

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 September 01, 19 95. 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 August 01, 2025, 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. \$ 209.51

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 that different address.

EXHIBIT 2

PAGE 1

OF

2 PAGES

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

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

**9. WAIVERS**

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

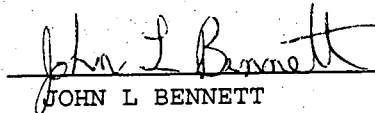
**10. UNIFORM SECURED NOTE**

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

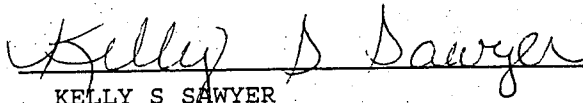
**Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may,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

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

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

  
\_\_\_\_\_  
JOHN L BENNETT (Seal)  
179-52-8621 -Borrower

SSN:

  
\_\_\_\_\_  
KELLY S SAWYER (Seal)  
207-54-7381 -Borrower

SSN:

\_\_\_\_\_  
(Seal)  
-Borrower

SSN:

\_\_\_\_\_  
(Seal)  
-Borrower

SSN:

(Sign Original Only)

LOAN= 8507679 DATE=02-05 USER=JCS KEY=DR672 VERS=021 TITLE=PA BREACH BORROWER PROPERTY 1c FORM=DEFP PRINTER=S23W SECURITY=4  
LINES=PER-PAGE=NO CONDITIONS=0

February 05, 2003

John L Bennett  
Rr 1 Box 18  
Clearfield PA 16830

Loan No. 850767-9  
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 18  
Clearfield PA 16830

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
12/01/2002 - 02/01/2003  
and the following amount(s) are now past due:

Monthly Payments	831.81
Late Charges	259.12
Less Suspense Balance	.00-
Total Due	1,090.93

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  
of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE  
LENDER, WHICH IS \$ 1,090.93, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES  
WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.  
Payments must be made either by cash, cashier's check, certified check  
or money order made payable and sent to:

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

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

EXHIBIT 3



# **ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.)

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

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

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

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

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

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

**Address:** 3232 Newmark Dr. Miamisburg OH 45342

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

**Contact Person:** COLLECTIONS DEPT.

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

**ADAMS COUNTY**

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

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

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

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

**ALLEGHENY COUNTY**

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

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

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

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

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

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

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

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

**ARMSTRONG COUNTY**

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

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

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

**BEAVER COUNTY**

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

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

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

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

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

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

**BEDFORD COUNTY**

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

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

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

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

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

**BERKS COUNTY**

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

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

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

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

**BLAIR COUNTY**

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

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

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

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

**BRADFORD COUNTY**

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

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

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

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

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

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

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

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

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

**BUCKS COUNTY**

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

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

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

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

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

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

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

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

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

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

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

**BUTLER COUNTY**

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

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

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

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

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

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

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

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

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

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

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814) 539-6335  
Tableland Services, Inc.  
535 East Main Street  
Somerset PA 15501  
(814) 445-9628 or 1-800-452-0148  
FAX (814) 443-3690

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**CHESTER COUNTY**  
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) 444-3682  
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  
4820 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

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)

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 Opttunity 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  
Somerset, PA 15501  
(814) 445-9628 - 1-800-452-0148  
FAX (814) 443-3690

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

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

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

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

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

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

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

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

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

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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  
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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 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  
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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  
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FAX (570) 587-9134/9135

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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



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**  
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

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. Dekalb Pike  
King of Prussia, PA 19406  
(610) 971-2210

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

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

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

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

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

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

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

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

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

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

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

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

**FOREST COUNTY**  
Warren-Forrest Counties Economic Opportunity Council  
204 Liberty Street  
Post Office Box 547  
Warren, PA 16365  
(814) 726-2400  
FAX (814) 723-0510

**FRANKLIN COUNTY**  
Financial Services Unlimited  
31 West 3rd Street  
Waynesboro, PA 17268  
(717) 762-3285

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

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

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

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

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

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

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

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

**LACKAWANNA COUNTY**

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

1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 or 800-955-9537  
FAX (570) 587-9134/9135

**LANCASTER COUNTY**

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

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

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

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

**LAWRENCE COUNTY**

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

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

Shenango Valley Urban League, Inc.

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

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

**LEBANON COUNTY**

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

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

**LEHIGH COUNTY**

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

**LUZERNE COUNTY**

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

1400 Abington Executive Park  
Suite 1  
Clarks Summit, PA 18411  
(570) 587-8163 or 800-922-9537  
FAX (570) 587-9134/9135

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

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

**LYCOMING COUNTY**

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

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

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

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

**MCKEAN COUNTY**

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

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

**MERCER COUNTY**

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

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

**MIFFLIN COUNTY**

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

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

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

**MONROE COUNTY**

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

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

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

**MONTGOMERY COUNTY**

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 Summit, PA 18411  
(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135

**NORTHAMPTON COUNTY**

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

**NORTHUMBERLAND COUNTY**

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

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

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

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

**PERRY COUNTY**

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

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

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

LOAN= 8507679 DATE=02-05 USER=JCS KEY=DR672 VERS=021 TITLE=PA BREACH BORROWER PROPERTY  
LINES-PER-PAGE=NO CONDITIONS=0

1c FORM=DEFP PRINTER=S23W SECURITY=4

February 05, 2003

John L Bennett  
Rr 1 Box 18  
Clearfield PA 16830

Loan No. 850767-9  
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 18  
Clearfield PA 16830

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
12/01/2002 - 02/01/2003  
and the following amount(s) are now past due:

Monthly Payments	831.81
Late Charges	259.12
Less Suspense Balance	.00-
Total Due	1,090.93

- 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  
of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE  
LENDER, WHICH IS \$ 1,090.93, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES  
WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.  
Payments must be made either by cash, cashier's check, certified check  
or money order made payable and sent to:

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

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

EXHIBIT 3

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

(Persons with impaired hearing can call (717) 780-1869).

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

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

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

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

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

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

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

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

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

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

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

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.)

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

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

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

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

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

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

**Address:** 3232 Newmark Dr. Miamisburg OH 45342

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

**Contact Person:** COLLECTIONS DEPT.

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

**ADAMS COUNTY**

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

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

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

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

**ALLEGHENY COUNTY**

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

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

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

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

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

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

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

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

**ARMSTRONG COUNTY**

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

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

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

**BEAVER COUNTY**

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

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

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

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

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

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

**BEDFORD COUNTY**

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

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

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

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

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

**BERKS COUNTY**

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

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

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

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

**BLAIR COUNTY**

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

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

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

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

**BRADFORD COUNTY**

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

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

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

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

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

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

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

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

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

**BUCKS COUNTY**

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

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

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

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

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

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

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

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

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

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

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

**BUTLER COUNTY**

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

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



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

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

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

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

#### **CAMBRIA COUNTY**

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

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

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

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

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814) 539-6335  
Tableland Services, Inc.  
535 East Main Street  
Somerset PA 15501  
(814) 445-9628 or 1-800-452-0148  
FAX (814) 443-3690

#### **CAMERON COUNTY**

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

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

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

#### **CARBON COUNTY**

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

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

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

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

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

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

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

#### **CENTRE COUNTY**

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

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

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

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

#### **CHESTER COUNTY**

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) 444-3682  
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

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

Franklin  
39 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  
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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  
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(610) 444-3682  
FAX (610) 444-8243

Adv  
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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 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

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

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

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

**FOREST COUNTY**  
Warren-Forrest Counties Economic  
Opportunity Council  
204 Liberty Street  
Post Office Box 547  
Warren, PA 16365  
(814) 726-2400  
FAX (814) 723-0510

**FRANKLIN COUNTY**  
Financial Services Unlimited  
31 West 3rd Street  
Waynesboro, PA 17268  
(717) 762-3285

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

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

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

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

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

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

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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

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  
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(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

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

**LACKAWANNA COUNTY**

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

1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 or 800-955-9537  
FAX (570) 587-9134/9135

**LANCASTER COUNTY**

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

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

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

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

**LAWRENCE COUNTY**

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

312 Chestnut Street, Suite 227  
Meadville PA 16335  
(814) 333-8570  
Shenango Valley Urban League, Inc.

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

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

**LEBANON COUNTY**

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

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

**LEHIGH COUNTY**

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall, PA 18052  
(610) 821-4011 OR 1-800-220-2733  
(570) & (814) ONLY  
FAX (610) 821-8932  
Economic Oppurt 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  
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(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

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

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

**MONTGOMERY COUNTY**

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  
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FAX (610) 277-2123

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

Community Housing Counselors Inc  
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(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**

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(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park, Suite  
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  
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(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

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

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

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

**PERRY COUNTY**

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

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

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

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  
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#### **PHILADELPHIA COUNTY**

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Northwest Counseling Service  
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FAX (215) 324-8753

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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  
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FAX (570) 821-1785

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

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

#### **POTTER COUNTY**

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

#### **SCHUYLKILL COUNTY**

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

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

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

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

#### **SNYDER COUNTY**

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2000 Linglestown Road  
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(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  
Somerset, PA 15501  
(814) 445-9628 - 1-800-452-0148  
FAX (814) 443-3690

#### **SULLIVAN COUNTY**

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

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

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

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

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

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

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

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

#### **SUSQUEHANNA COUNTY**

CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
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

#### **TIOGA COUNTY**

CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
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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

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

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Wellsboro, PA 16901  
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Honesdale PA 18431  
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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  
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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

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 he is duly authorized to make this Verification, and that the facts set forth in the foregoing Complaint in Mortgage Foreclosure are true and correct to the best of her knowledge, information and belief.

  
\_\_\_\_\_  
Teresa S. Clopp  
Authorized Signer

(sign in blue ink)

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

NATIONAL CITY BANK OF PENNSYLVANIA

Sheriff Docket #

14212

VS.

03-907-CD

BENNETT, JOHN L. & KELLY S. SAWYER

COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

NOW JULY 2, 2003 AT 10:44 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JOHN L. BENNETT, DEFENDANT AT RESIDENCE, RR#1 BOX 18, LAWRENCE TOWNSHIP, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JOHN L. BENNETT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: COUDRIET/RYEN

NOW JULY 2, 2003 AT 10:44 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KELLY S. SAWYER, DEFENDANT AT RESIDENCE, RR#1 BOX 18, LAWRENCE TOWNSHIP, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JOHN BENNETT, ADULT AT RESIDENCE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.

SERVED BY: COUDRIET/RYEN

**Return Costs**

Cost	Description
26.37	SHERIFF HAWKINS PAID BY: ATTY CK# 28491
20.00	SURCHARGE PAID BY: ATTY

**Sworn to Before Me This**

30<sup>th</sup> Day Of July 2003

  
WILLIAM A. SHAW

Prothonotary

My Commission Expires  
1st Monday in Jan. 2006  
Clearfield Co., Clearfield, PA

**So Answers,**

  
Chester A. Hawkins

Sheriff

**FILED**  
JUL 30 2003  
William A. Shaw  
Prothonotary/Clerk of Courts

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

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

Plaintiff(s)

No. 2003-907

vs.

PRAECIPE TO DISCONTINUE  
WITHOUT PREJUDICE

JOHN L. BENNETT AND  
KELLY S. SAWYER

Defendant(s)

FILED ON BEHALF OF  
Plaintiff(s)

COUNSEL OF RECORD OF  
THIS PARTY:

LORI A. GIBSON, ESQUIRE  
PA ID#68013  
JON MCKECHNIE, ESQUIRE  
PA ID#36268  
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) 456-8138

**BERNSTEIN FILE NO. F0034724**

**NOTICE**

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

**FILED**

**NOV 24 2003**

William A. Shaw  
Prothonotary/Clerk of Courts



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

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

Plaintiff

vs.

Civil Action No. 2003-907

JOHN L. BENNETT AND  
KELLY S. SAWYER

Defendant

**PRAECIPE TO DISCONTINUE WITHOUT PREJUDICE**

TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

Discontinue without prejudice the above-captioned matter upon the records of the Court  
and mark the costs paid.

BERNSTEIN LAW FIRM, P.C.

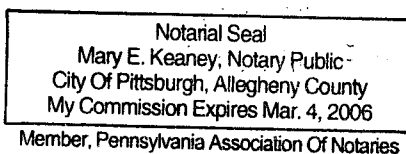
By: 

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

**BERNSTEIN FILE NO: F0034724**

Sworn to and subscribed  
before me this 20<sup>th</sup>  
day of November, 2003

  
Notary Public



IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

COPY

CIVIL DIVISION

**National City Bank of Pennsylvania**  
**successor in interest to Integra Mortgage**  
**Company**

**Vs.**

**No. 2003-00907-CD**

**John L. Bennett**  
**Kelly S. Sawyer**

**CERTIFICATE OF DISCONTINUATION**

Commonwealth of PA  
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on November 24, 2003, marked:

Discontinued without prejudice

Record costs in the sum of \$85.00 have been paid in full by Marlene J. Bernstein, Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 24th day of November A.D. 2003.

---

William A. Shaw, Prothonotary