

03-1439-CD
AMERICAN GENERAL CONSUMER DISCOUNT CO., INC. vs.
JOHN J. WAUGH, et al.

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003- 1439-CD
*
* COMPLAINT
*
*
* FILED ON BEHALF OF PLAINTIFF:
* AMERICAN GENERAL CONSUMER
* DISCOUNT COMPANY, INC.
*
*
* ATTORNEY FOR PLAINTIFF:
* MICHAEL A. SOSSONG, ESQUIRE
* 3133 NEW GERMANY ROAD
* SUITE NO. 59, MINI MALL
* EBENSBURG, PA 15931
* TEL. NO. (814) 472-7160
* SUPREME CT. I.D. NO. 43957

FILED

SEP 24 2003

William A. Shaw
Prothonotary/Clerk of Courts

Michael A. Sossong

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

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NOTICE

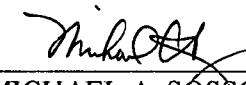
You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this complaint and notice are served, by entering a written appearance personally or by attorney, and filing in writing with the court your defenses 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, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW.
THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.**

**IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO
PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL
SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.**

David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone: (814) 765-2641 ext. 5982

BY:


MICHAEL A. SOSSONG, ESQUIRE

AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC., a Pennsylvania corporation,
Plaintiff,
vs.
JOHN J. WAUGH AND DONNA M. WAUGH, husband and wife,
Defendants

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COMPLAINT

AND NOW, comes the Plaintiff, American General Consumer Discount Company, Inc., by and through its attorney, Michael A. Sossong, Esquire, and files the following Complaint upon which the following is a concise summary.

1. The Plaintiff, American General Consumer Discount Company, Inc., a Pennsylvania corporation, hereinafter "Plaintiff", has a principal place of business located at 1228 Pleasant Valley Boulevard, Altoona, Blair County, Pennsylvania 16602.
2. The Defendants, John J. Waugh and Donna M. Waugh, husband and wife, hereinafter "Defendants", have a mailing address of 1804 Union Street, Coalport, Clearfield County, Pennsylvania 16627.
3. On June 17, 1999, Defendants made, executed and delivered a Mortgage and Note on the hereinafter described premises to the Plaintiff, in the original amount of \$41,139.71. The Mortgage was recorded in the Office of Recorder of Deeds, in and for Clearfield County, Pennsylvania on June 23, 1999, in Record Book Volume 199910456 Page, and payable as provided for in the Mortgage and Note.

True and correct copies of the aforementioned mortgage and note are attached hereto, incorporated by reference herein and marked for identification purposes collectively as Plaintiff's Exhibit "1".

4. As collateral security for the Mortgage and Note, Defendants granted to American General Consumer Discount Company, Inc., a mortgage upon certain real estate situate in the Township of Beccaria, County of Clearfield, and State of Pennsylvania described in the mortgage as follows:

All that certain property situated in the Township of Beccaria in the County of Clearfield and Commonwealth of Pennsylvania, being more fully described in a fee simple deed dated 06/07/99 and recorded 06/09/99, among the land records of the county and state set forth above, in volume 199909540 page.

And more particularly described in the deed as follows:

ALL that certain piece or parcel of land, situate, lying and being in the Township of Beccaria, County of Clearfield, and the Commonwealth of Pennsylvania, bounded and described as follows to wit:

BEGINNING at a post, at the Northeast corner of Union and Walnut Streets; thence along the line of the North side of Walnut Street in an Easterly direction, one hundred fourteen (114) feet to Hill Street; thence along the line of the West side of Hill Street in a Northerly direction forty-five (45) feet more or less, to the right of way of the Pennsylvania Railroad; thence along the line of the right of way of the Pennsylvania Railroad in a Northwesterly direction one hundred eighteen (118) feet, more or less, to Union Street; thence along the Eastern line of Union Street one hundred fifty (150) feet more or less, to the place of beginning. Said plot containing Lots Nos. 82, 83 and 66 and a portion of Lot No. 67 and a portion of Lot No. 84 in Kratzer's Addition to the Village of Rosebud, having thereon erected a two story, frame dwelling.

BEING the same premise which title became vested in John E. Waugh and Marge Waugh, husband and wife, by deed from Edwina Zwiener, Administratrix of the Estate of Alberta Eagler, deceased, late of Borough of Curwensville, Clearfield County, Pennsylvania, dated July 25, 1990 and recorded in Clearfield County Deed Book Volume 1354 at page 532 on July 26, 1990. The said John E. Waugh died on August 6, 1997 vesting title solely in Marge Waugh, his wife.

A true and correct copy of the deed to Defendants is attached hereto, incorporated by reference herein and marked for identification purposes as Plaintiff's Exhibit "2".

5. On May 22, 2003, Defendants defaulted on the Mortgage and Note, in that they failed and refused and continue to fail and refuse to make the contractually required payments to Plaintiff of \$438.72 per month.

6. The Mortgage and Note are in default because:

(a) Principal thereof became due and payable on May 22, 2003, and by the terms of the Mortgage and Note, is collectible forthwith;

(b) Interest Payments on the Mortgage and Note, due on May 22, 2003, are due and have not yet been paid; and by the terms of the Mortgage and Note, upon default of such payments of interest for a period of thirty (30) days after any such payments are due, the whole of the principal and interest thereon is immediately due and payable.

7. Pursuant to the terms of the Mortgage and Note, Plaintiff has the right in the event of default in payment of the sums due therein, to declare and demand the entire amount due and owing, and require payment in full. Plaintiff also demands reasonable counsel fees and costs incurred by Plaintiff to enforce collection against the Defendant.

8. The following amounts are due on the Mortgage and Note:

Balance due as of 08/18/03	\$39,699.66
Interest through 08/18/03	\$ 1,151.69
Attorney's fees	<u>\$ 2,000.00</u>
TOTAL DUE	\$42,851.35 together with interest, costs and additional attorney's fees, hereafter incurred.

9. A Notice of Intention to Foreclose Mortgage pursuant to the requirements of 41 P.S. § 403(a), also known as Act 6; and a Notice of the Homeowner's Emergency Mortgage Assistance Act of 1983, pursuant to the requirements of 35 P.S. § 1680.401c – 1680.411c, also

known as Act 91, both dated July 14, 2003, were mailed to Defendants, by first class, United States Mail, certified, return receipt requested and by first class United States Mail, Certificate of Mailing on July 15, 2003.

True and Correct copies of the Notices, the Certified Mail Receipts, Return Receipts, and the Certificates of Mailing are attached hereto, incorporated by reference herein and marked for identification purposes collectively as Plaintiff's Exhibit "3".

10. As a result of the Defendants' default in making the payments required by the Mortgage and Note, and due to the expiration of the time periods provided for in Act 6 and Act 91, Plaintiff hereby declares and demands the entire amount due and owing.

WHEREFORE, Plaintiff demands Judgment against Defendants for foreclosure and sale of the mortgaged premises in the amount of \$42,851.35, together with interest, costs and additional attorney's fees, hereafter incurred, until obligation is paid in full.

Respectfully submitted,

By: 
Michael A. Sossong, Esquire
Attorney for Plaintiff
3133 New Germany Road
Suite 59, Mini Mall
Ebensburg, Pennsylvania 15931
(814) 472-7160
Supreme Court I.D. No. 43957

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

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JOHN J. WAUGH AND DONNA M.
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*
*
* NO. 2003-
*

I, TRICIA A. WAREHAM, Manager of Plaintiff, American General Consumer Discount Company, Inc., verify that the statements made in the foregoing COMPLAINT are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC.

Dated: 9-18-03

By: Tricia A. Wareham
Tricia A. Wareham, Manager

INSTRUMENT NUMBER
199910456

RECORDED ON
JUN 23 1999

2:18:22 PM

RECORDING FEES - \$13.00
STATEMENT FUND \$15.00
WRT TAX \$0.00

(Space Above This Line For Recording Data)

MORTGAGE

Account No. _____

THIS MORTGAGE entered into this 17 day of June, 1999,
between John J. Waugh and Donna M. Waugh, herein called
"Mortgagors", and American General Consumer Discount Co., Inc., the Mortgagee, a
Pennsylvania corporation having a place of business at 2720 Old Route 220 North Altoona Pa, herein called "Mortgagee", WITNESSETH, that to secure payment by Mortgagors of a promissory Note of even date herewith, in the principal amount of \$ 41139.71, together with interest thereon computed on unpaid principal balances from time to time outstanding (and/or any renewal, refinancing or extension thereof) and all other obligations of Mortgagors under the terms and provisions of this Mortgage, Mortgagors do by these presents sell, grant and convey to Mortgagee, ALL the following described real estate situated in Township (City)(Borough)(Township) of Beccarid, County of Clearfield Commonwealth of Pennsylvania, described as follows: Municipal Tax Lot , Block
(Insert legal description of mortgaged premises)

All that certain property situated in the Township of Beccarid in the County of Clearfield and Commonwealth of Pennsylvania, being more fully described in a fee simple deed dated 06/07/99 and recorded 06/09/1999, among the land records of the county and state set forth above, in volume 199909540 page.

Being premises conveyed to said Mortgagors by Deed of Conveyance duly recorded in the office for the Recording of Deeds in said County in Deed Book No. , Page , as said premises are therein described.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Mortgagor covenants that Mortgagor is lawfully seized of the estate hereby conveyed and has the right to grant, bargain, mortgage and convey the property, and that the Property is unencumbered, except for encumbrances of record. Mortgagor covenants that Mortgagor warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

PROVIDED, HOWEVER, that if the Note and all sums secured by this Mortgage are paid in full, and Mortgagor performs all of the covenants and agreements of this Mortgage, then and in such event, this Mortgage and any estate or lien hereby granted, together with the Note, shall cease, determine, and become void.

MORTGAGE COVENANTS, Mortgagor and Mortgagee covenant and agree as follows:

1. **Payment of Principal and Interest.** Mortgagor shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges (if any) as provided in the Note.

2. **Taxes, Assessments, and Charges.** Mortgagor shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain priority over this Mortgage, and leasehold payments or ground rents, if any.

3. **Application of Payments.** Unless applicable law provides otherwise, Mortgagee will first apply payments received, whether or not delinquent, in the following order: (1) to any applicable credit insurance premium, (2) to any applicable late charges, (3) to any applicable prepayment penalties, (4) to any interest that has accrued, and finally (5) to the unpaid balance of principal.

4. **Prior Mortgages and Deed of Trust; Charges; Liens.** Mortgagor shall perform all of Mortgagor's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Mortgagor's covenants to make payments when due.

5. **Hazard Insurance.** Mortgagor 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 such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Mortgagor subject to approval by Mortgagor; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Mortgagee and shall include a standard mortgage clause in favor of and in a form acceptable to Mortgagee. Mortgagee shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Mortgagor shall give prompt notice to the insurance carrier and Mortgagee. Mortgagee may make proof of loss if not made promptly by Mortgagor.

If the Property is abandoned by Mortgagor, or if the Mortgagor fails to respond to Mortgagee within 30 days from the date notice is mailed by Mortgagee to Mortgagor that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Mortgagee's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Mortgagor shall keep the Property in good repair and shall not commit waste or permit demolition, impairment, or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration and covenants creating and governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. **Protection of Lender's Security.** If Mortgagor fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding (including, but not limited to, any bankruptcy proceeding) is commenced which materially affects Mortgagee's interest in the Property, then Mortgagee, at Mortgagee's option, upon notice to Mortgagor, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance is a condition of making the loan secured by this Mortgage, Mortgagor shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Mortgagor's and Mortgagee's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this Paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Mortgagor secured by this Mortgage. Unless Mortgagor and Mortgagee agree to other terms of payment, such amounts shall be payable upon notice from Mortgagee to Mortgagor requesting payment thereof. Nothing contained in this Paragraph 7 shall require Mortgagee to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Mortgagee shall give Mortgagor notice prior to any such inspection specifying reasonable cause therefor related to Mortgagee's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Mortgagee, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

EXHIBIT

10. Mortgagor Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Mortgagee to any successor in interest of Mortgagor shall not operate to release, in any manner, the liability of the original Mortgagor and Mortgagor's successors in interest. Mortgagee shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this mortgage by reason of any demand made by the original Mortgagor and Mortgagor's successors in interest. Any forbearance by Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Mortgagee and Mortgagor, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Mortgagor shall be joint and several. Any Mortgagor who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey the Mortgagor's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Mortgagor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Mortgagor's consent and without releasing that Mortgagor or modifying this Mortgage as to that Mortgagor's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Mortgagor provided for in this Mortgage shall be given by delivering it or by mailing such notice by regular mail addressed to Mortgagor at the Mortgagor's address stated herein or at such other address as Mortgagor may designate by notice to Mortgagee as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Mortgagor as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or Mortgagee when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located, except that if the Note specifies the law of a different jurisdiction as governing, such law shall be the applicable law governing the interest rate, fees, charges, and other terms of the credit transaction secured hereby. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provisions, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses", and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Mortgagor's Copy. Mortgagor shall be furnished with and acknowledges receipt of a conformed copy of the Note and of this Mortgage at the time of execution or after recordation thereof.

15. Rehabilitation Loan Agreement. Mortgagor shall fulfill all of Mortgagor's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Mortgagor enters into with Mortgagee. Mortgagee, at Mortgagee's option, may require Mortgagor to execute and deliver to Mortgagee, in a form acceptable to Mortgagee, an assignment of any rights, claims or defenses which Mortgagor may have against parties who supply labor, materials or services in connection with improvements made to the Property.

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

If Mortgagor exercises this option, Mortgagor shall give Mortgagor 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 Mortgagor must pay all sums secured by this Mortgage. If Mortgagor fails to pay these sums prior to the expiration of this period, Mortgagor may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagor.

17. Acceleration; Remedies. Upon Mortagor's breach of any covenant or agreement of Mortagor in the Note or this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Mortgagee, after notice of intention to foreclose and opportunity to cure as provided by law, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of abstracts, title reports, and documentary evidence.

18. Assignment of Rents; Appointment of Receiver; Mortgagee in Possession. As additional security hereunder, Mortgagor hereby assigns to Mortgagee the rents of the Property, provided that Mortgagor shall, prior to acceleration under Paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under Paragraph 17 hereof or abandonment of the Property, Mortgagee, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the Lender or the Receiver shall be applied first to payment of the cost of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. Mortgagee and the receiver shall be liable to account only for those rents actually received.

19. Release. Upon payment of all sums secured by this Mortgage, Mortgagor shall satisfy or release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordation, if any.

20. Interest Rate after Judgment. Mortgagor agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the highest rate permitted by law, not to exceed the Note rate.

21. Waiver of Exemptions. To the extent permitted by law, Mortgagor hereby waives and transfers to Mortgaggee any exemption rights permitted under applicable state or federal law with respect to the Property.

22. Lender's Call Option. (If checked) Notwithstanding any provisions to the contrary contained in the Note, Mortgagor hereby covenants and agrees that the Mortgagee shall have the right, at its sole option, to declare the entire outstanding principal balance of the loan evidenced by the Note and accrued interest thereon to be due and payable in full on a date not less than _____ (_____) years from the date of the Note, except that Mortgagee, if it exercises such call option, shall send Mortgagor written notice thereof at least ninety (90) days (but not more than one-hundred and twenty (120) days) prior to such accelerated loan maturity date. The written notice to Mortgagor from Mortgagee will set forth therein the Mortgagee's accelerated maturity date for the loan.

IN WITNESS WHEREOF, the said Mortgagors have signed this Mortgage, with seal(s) affixed, on the date first above written.

Signed, Sealed and Delivered in the Presence of



Witness

John J. Waugh (SEAL)
Donna M. Waugh (SEAL)
John J. Waugh (SEAL)

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF Blair)

On this, the 17th day of June, 1999 before me Thomas E. Stetter Jr., the undersigned officer, personally appeared John J. Waugh and Donna M. Waugh, known to me (or, satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he has executed the same for the purposes therein contained.
In witness whereof, I hereunto set my hand and official seal.

Notarial Seal
Thomas E. Stettler, Jr., Notary Public
Allegheny Twp., Blair County
My Commission Expires Dec. 11, 1999

Title of Officer

Member Pennsylvania Association of Notaries

Association of Notaries
CERTIFICATE OF RESIDENCE

Mr. George S. Abbott, of American General Finance Inc.,
Mortgagor named in the foregoing Mortgage hereby certify that the correct residence address of said Mortgagor is 2720 Old Rte 220 N.

Altoona, Pennsylvania.
Witness my hand this 17 day of June, 1899.

Susan R. Elliott

Agent of Mortgagee

For the purpose of enforcing the payment of this obligation, the holder shall have full power and authority to sell, assign, collect, compromise, transfer and deliver any and all collateral pledged or hypothecated to secure this Promissory Note or so much thereof as may be requisite. Such sales may be made whenever the Lender or any assignee may direct and may be public or private with or without advertisement and with or without notice to or demand on the makers or any of them and the Lender or any assignee may become the purchaser of any or all of said collateral at any such sale.

It is understood and agreed that the holder shall not be compelled to resort first to the collateral used for the security of this obligation, but may at election require said obligation to be paid by any maker or makers, endorser or endorsers, surety or sureties herein and to this agreement said makers, endorsers and sureties hereby specifically give their assent.

Each of the undersigned hereby agrees and asserts that additional makers, endorsers, guarantors, or sureties may become parties to this note either with or without notice to any of the undersigned, and without affecting the liability of any of the parties. Each of the undersigned hereby waives presentation of payment, demand, protest, and notice of protest and non-payment, and all defenses by reason of any extension of time of its payment that may be given by the Lender or assignee to the undersigned or any of them; and each of us hereby severally waives any and all benefits or relief from valuation and appraisal laws and homestead or other exemptions now in force or hereafter enacted against this debt or any renewal thereof; and the undersigned each agrees that it shall not be necessary for the Lender to resort to legal remedies against any of the parties to this note before proceeding against any other party. No release of one or more of the makers, co-makers, sureties, guarantors, or other parties in any capacity, whether by operation of law or by any act of the Lender or assignee of this Note, shall release any other maker, co-maker, surety, guarantor, or other party hereto in any capacity.

This Note shall be governed by the laws of the Commonwealth of Pennsylvania, except as may be preempted by the federal law, and in particular the provision of Section 501 of P.L. 96-221 governing first mortgage preemption shall apply if this loan is secured by a first mortgage on residential real estate or other property set forth in this section.

CREDIT INSURANCE: If you voluntarily request credit life or disability insurance, you acknowledge disclosure of the cost of such insurance and authorize us to include it in the balance payable under the note and security agreement.

You understand that credit insurance (which may include credit life, credit disability or credit personal property) is not required in connection with this loan and was not a factor in the approval of the extension of credit, and that you may obtain such insurance, if you want, from any person you choose. If you have chosen to obtain credit insurance through Lender, then (a) your choice to obtain such credit insurance through Lender is indicated on a separately signed Federal Disclosure Statement, a copy of which has been given to you and (b) the cost of such credit insurance is included within the Amount Financed and is shown on the Itemization of Amount Financed.

CANCELLATION OF INSURANCE: If authorized by law, and Lender purchased any insurance for you which protects your account or collateral, you assign to us any returned or unearned insurance premiums, not in excess of the unpaid principal balance, to be applied to the unpaid principal balance.

BY MAKING PAYMENTS PROMPTLY WHEN DUE YOU WILL AVOID ADDITIONAL CHARGES.

**PLEASE BE SURE THIS RECEIPT BOOK
ACCOMPANIES YOUR PAYMENT**

Chis Deed,

MADE the 7th day of JUNE
in the year nineteen hundred and ninety-nine (1999)
BETWEEN MARGE WAUGH, widow, of RD #1 Box 22 R, Coalport, Pennsylvania 16627
hereafter known as the GRANTOR.....

A
N
D

JOHN J. WAUGH and DONNA M. WAUGH, husband and wife, of 123 McClellen Street,
Fallentimber, County of Cambria, Pennsylvania as Tenants by the Entireties
with Rights of Survivorship hereafter known as the GRANTEE.....

WITNESSETH, That in consideration of \$1.00
ONE DOLLAR and 00/100----- Dollars,
in hand paid, the receipt whereof is hereby acknowledged, the said grantor does hereby grant
and convey to the said grantee s.

ALL

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

BEGINNING at a post, at the Northeast corner of Union and
Walnut Streets; thence along the line of the North side of Walnut
Street in an Easterly direction, one hundred fourteen (114) feet to
Hill Street; thence along the line of the West side of Hill Street
in a Northerly direction forty-five (45) feet more or less, to the
right of way of the Pennsylvania Railroad; thence along the line of
the right of way of the Pennsylvania Railroad in a Northwesterly
direction one hundred eighteen (118) feet, more or less, to union
Street; thence along the Eastern line of union Street one hundred
fifty (150) feet more or less, to the place of beginning. Said
plot containing Lots Nos. 82, 83 and 66 and a portion of Lot No. 67
and a portion of Lot No. 84 in Kratzer's Addition to the Village of
Rosebud, having thereon erected a two story, frame dwelling.

EXHIBIT

2

BEING the same premise which title became vested in John E. Waugh and Marge Waugh, husband and wife, by deed from Edwina Zwiener, Administratrix of the Estate of Alberta Eagler, deceased, late of the Borough of Curwensville, Clearfield County, Pennsylvania, dated July 25, 1990 and recorded in Clearfield County Deed Book Volume 1354 at page 532 on July 26, 1990. The said John E. Waugh died on August 6, 1997 vesting title solely in Marge Waugh, his wife.

BEING identified by Clearfield County Assessment Map Number 101-H17-416-54.

THIS is a transfer from mother to son and daughter-in-law, therefore there is an exemption imposition of realty taxes.

THE scrivener hereof has not examined the title to the within described premises.

THIS deed is made under and subject to the exceptions, reservations, restrictions, and conditions as exists by virtue of prior recorded instruments, deeds or conveyances.

GRANTORS state that the above property is not presently being used, nor to the best of their knowledge, information and belief, has it ever been used for the disposal of hazardous wastes. This statement is made in compliance with the Solid Waste Management Act No. 1980-97, Section 405.2.

NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1968", I/we, the undersigned grantees/grantees, hereby certify that I/we know and understand that I/we may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract with the owners of the economic interest in the coal. I/we further certify that this certification is in a color contrasting with that in the deed proper and is printed in twelve point type preceded by the word "notice" printed in twenty-four point type.

Witness:

John J. Waugh
John J. Waugh
Donna M. Waugh

This 7th day of June, 1999.

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT. (This Notice is set forth pursuant to Act No. 253, approved September 10, 1965, as amended.)

AND the said grantor will
hereby convey.

WARRANT AND FOREVER DEFEND the property

IN WITNESS WHEREOF, said grantor has hereunto set her hand and seal, the day and year first above-written.

Sealed and delivered in the presence of

Marge Waugh (SEAL)
Marge Waugh (SEAL)
..... (SEAL)
..... (SEAL)
..... (SEAL)
..... (SEAL)
..... (SEAL)

CERTIFICATE OF RESIDENCE

I hereby certify, that the precise residence of the grantee, named
123 McClellan Street, Fallentimber, PA 16639
beneath is as follows:

John Lynn Holton
Attorney or Agent for Grantee

Commonwealth of Pennsylvania
County of BLAIR

SS:

On this, the 7th day of June 1999, before me a notary public
the undersigned officer, personally appeared Marge Waugh
known to me (or satisfactorily proven) to be the person whose name is subscribed to the within
instrument, and acknowledged that she executed the same for the purpose therein
contained.



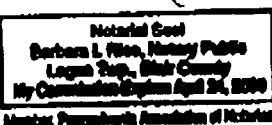
County of BLAIR

SS:

On this, the day of 19 , before me
the undersigned officer, personally appeared
known to me (or satisfactorily proven) to be the person whose name is subscribed to the within
instrument, and acknowledged that she executed the same for the purpose therein
contained.

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

My Commission Expires



NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by AMERICAN GENERAL CONSUMER DISCOUNT CO. (hereinafter we, us or ours) on your property located at Rd #1 Box 22K, Coalport, PA 16627, IS IN SERIOUS DEFAULT (because you have not made the monthly payments of 438.72 for the months of June 2003, July 2003, and _____, and/or because Partial payment for May 2003 of \$369.84).

Late charges and other charges have also accrued to this date in the amount of _____.

The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter, is \$1,347.42.

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to us the above amount of \$1,347.42, plus any additional monthly payments and late charge which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at AMERICAN GENERAL CONSUMER DISCOUNT CO., 1228 Pleasant Valley Blvd., Altoona, PA 16602.

If you do not cure the default within THIRTY (30) DAYS, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, we also intend to instruct our attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin legal proceedings against you, you will still have to pay the reasonable attorneys' fees, actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the thirty day period, you will not be required to pay attorney's fees.

We may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the thirty 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 foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale (and perform any other requirements under the mortgage). It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately October 14, 2003. A notice of the date of the Sheriff sale will be sent to you before the sale. Of course,

October 14, 2003. A notice of the date of the Sheriff 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 will be by calling us at the following number: (814) 944-2547. This payment must be cash, cashier's check, certified check, or money order and made payable to us at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in the property. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU 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. (YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE 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 UNDER THE MORTGAGE ARE SATISFIED.] CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST.) YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three times in any calendar year.

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 to 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 listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869.)

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

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

HOMEOWNER'S NAME:	John J. Waugh
PROPERTY ADDRESS:	RR 1 Box 22K, Coalport, PA 16627
LOAN ACCT. NO.:	16692223
ORIGINAL LENDER:	American General Consumer Discount Co., Inc.
CURRENT LENDER/SERVICER:	American General Consumer Discount Co., Inc.

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 "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 the 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 the 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 and 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 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.)

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 22K, Coalport, PA 16627

IS SERIOUSLY IN DEFAULT because:

STATEMENTS OF POLICY

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

partial payment of \$369.84 for May 2003, \$488.79 for June 2003, and \$488.79 for July 2003.

Other charges (explain/itemize): _____

TOTAL AMOUNT PAST DUE: \$1347.42

B. 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 \$ _____, 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:

American General Consumer Discount Co.
1228 Pleasant Valley Blvd.
Altoona, Pa 16602

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.)

IF YOU DO NOT CURE THE DEFAULT--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 mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON--The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before 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 attorney's 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 3 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: American General Consumer Discount Co.

Address: 1228 Pleasant Valley Blvd.

Altoona, PA 16602

Phone Number: (814) 944-2547

Fax Number: (814) 944-6893

Contact Person: Tricia A. Wareham

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 furnishings and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE--You may or may not (CHECK ONE) 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.

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 A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY
SEE APPENDIX C

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

ADAMS COUNTY

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

CCCS of Western Pa.
 2000 Linglestown Rd.
 Harrisburg, PA 17268
 (717) 541-1757 -- FAX (717) 541-4670

Financial Counseling Services of Franklin
 31 W. 3rd St.
 Waynesboro, PA Rd.
 (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
 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 (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
 (800) 792-2801, FAX (412) 391-4512

Community Action Southwestern
 22 W. High St.
 Waynesburg, PA 15370
 (724) 852-2893

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

Housing Opportunities, Inc.
 133 Seventy St., P. O. Box 9
 McKeesport, PA 15132
 (412) 664-1906 -- FAX # (412) 664-0873

Urban League of Pittsburgh
 Building for Equal Opportunity
 One Smithfield St.
 Pittsburgh, PA 15222-2222
 (412) 227-4802 -- FAX # (412) 261-5207

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

ARMSTRONG COUNTY

CCCS of Western Pennsylvania, Inc.
 217 E. Plank Road
 Altoona, PA 16602
 (814) 944-8100 -- FAX (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 15722
 (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
 650 Corporation St, Suite 207
 Beaver, PA 15009
 (724) 728-7511

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

BLAIR COUNTY

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15122
 (412) 338-9954 or 1 (800) 737-2933
 FAX (412) 338-9963

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

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 Corp.
 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

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

BERKS COUNTY

Budget Counseling Center
 247 N. 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

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 -- FAX (814) 944-5747

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

BRADFORD COUNTY

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

2. 31 W. Market St.
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX # (570) 821-1785

3. 9 South 7th Street
 Stroudsburg, PA 18360
 (570) 420-8980 or (800) 922-9537
 FAX (570) 420-8981

4. 1631 S. Atherton St., Suite 100
 State College, PA 16801
 (814) 238-3668 -- FAX (814) 238-3669

The Trehab Center of Northeastern Pa
 1. 10 Public Avenue
 Montrose, PA 18801
 (570) 278-3338 or (800) 982-4045
 FAX # (570) 278-1889

2. 185 Elmira St. P.O. Box 218
 Troy, PA 16947
 (570) 297-2101

3. German St. P.O. Box 389
 Dushore, PA 18614
 (570) 928-9668 -- FAX (570) 928-8144
 4. 103 Warren Street, P. O. Box 709
 Tunkhannock, PA 18657
 (570) 836-6840 -- FAX (570) 836-6332

5. 33 Walnut Street
 Wellsboro, PA 16901
 (570) 724-5252 -- FAX (570) 724-5712
 6. 931 Main Street
 Honesdale, PA 18431
 (570) 253-8941 -- FAX (570) 253-4817

BUCKS COUNTY

Acorn Housing Corporation
 846 North Broad St.
 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 Floor
 Philadelphia, PA 19140
 (215) 426-8025 -- FAX (215) 426-9122

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

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

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

American Credit Counseling Institute
 1. 845 Coates St
 Coatesville, PA 19320
 (888) 212-6741
 2. 144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210 -- FAX (610) 265-4814
 3. 755 York Rd., Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

BUTLER COUNTY

Action Housing, Inc.
 426 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102
 FAX (412) 391

CCCS of Western PA
 YMCA Building
 339 N. 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 Comm.
 120 E. 9th Ave.
 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
 1111.1 Box 384
 Everett, PA 15537
 (814) 623-9129 -- FAX (814) 623-6187

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

Indiana County Comm. Action Program
 827 Water St., 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
 Johnston, PA 15904
 (814) 539-6335

CAMBRIA COUNTY(Cont)

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

CAMERON COUNTY

Northern Tier Community Action Corp.
P. O. Box 389, 135 W. 4th St.
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 Northeastern PA
1631 S. Atherton St., Suite 100
State College, PA 16801
(814) 238-3668 -- FAX (814) 238-3669

CARBON COUNTY

EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(717) 622-1955 -- FAX # (717) 622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 (800) 220-2733
717 and 814 only for 800
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania:
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981
4. 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 (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CENTRE COUNTY

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

Lycoming-Clinton Counties
Commission for Community Action
2138 Lincoln St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

CHESTER COUNTY

Acorn Housing Corporation
846 N. 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 N. Fifth St.
Reading, PA 19601
(215) 375-7866 -- FAX # (215) 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) 426-8122

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 St.
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567

Phila Council for Community Adv
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941

Tabor Community Services, Inc.
439 E. King St.
Lancaster, PA 17602
(717) 397-5182 or (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
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 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 N. Washington St.
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY

Keystone Economic Dev. Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556 -- FAX # (814) 539-1688

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

CCCS of Western PA
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 St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

COLUMBIA COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

Commission on Economics Opportunity

of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CRAWFORD COUNTY

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

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

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

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

CUMBERLAND COUNTY

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

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) 232-9459

YWCA of Carlisle
301 G St.
Carlisle, PA 17013
(717) 243-3818 -- FAX # (717) 243-3589

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 Rd.
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

DELWARE COUNTY

Acorn Housing Corporation
846 North Broad St.
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

Consumer Credit Counseling
Service of Delaware Valley
121 Chestnut St. - Suite 400
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

DELAWARE COUNTY (Cont)

Philadelphia Council for Community Advance 100 N. 17th St. 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 1. 175 Strafford Ave., Suite 1 Wayne PA 19087 (610) 971-2210--FAX (610) 687-7860 2. 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- Pager (610) 973-6219

ELK COUNTY

John F. Kennedy Center, Inc. East 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
Northern Tier Community Action Corp. P. O. Box 389, 135 W. 4th St. Emporium, PA 15834 (814) 486-1161 -- FAX (814) 486-0825

ERIE COUNTY

Booker T. Washington Ctr. 1720 Holland St. Erie, PA 16503 (814) 453-5744 -- FAX (814) 453-5749
Greater Erie Community Action Committee 18 West 9th St. Erie, PA 16501 (814) 459-4581 -- FAX (814) 456-0161
John F. Kennedy Center, Inc. 2021 East 20th St. 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 Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893
CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290

Fayette CoCommunity Action Agency, Inc. 137 North Beeson Ave. Uniontown, PA 15401 (724) 437-6050 or (800) 427-INFO FAX (724) 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 Comm. 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962

FOREST COUNTY Warren-Forrest Counties Economic Opportunity Council 204 Liberty St. P.O. 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

FRANKLIN COUNTY

CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
American Red Cross - Hanover Chapter 529 Carlisle St. 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 S. George St. York, PA 17403 (717) 846-4176

GREEN COUNTY

Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 462-9964
Mon-Valley Unemployed Comm. 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893 -- FAX (724) 627-7713

HUNTINGDON COUNTY

Bedford-Fulton Housing Services R. D. 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 Sq. 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 465-2657
Keystone Economic Devopment Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688
CCCS of Western PA 216-A College Park Plaza Johnstown, PA 15904 (814) 539-6335

JEFFERSON COUNTY

John F. Kennedy Center, Inc. 2021 E. 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
CCCS of Western Pennsylvania, Inc. YMCA Building 339 N. Washington St. Butler, PA 16001 (724) 282-7812
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 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 1. 31 W. Market St., POB 1127 Wilkes-Barre, PA 18702 (570) 821-0827 or (800) 922-9537 FAX # (570) 821-1785
2. 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 or (800) 220-2733 (717) & (814) ONLY -- FAX (215) 821-8932

CCCS of Western Pennsylvania, Inc. 912 South George St. York, PA 17403 (717) 846-4176
Tabor Comm. Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127

LAWRENCE COUNTY

CCCS of Western Pennsylvania 1. 1st Federal Plaza - Suite North Mill St. New Castle, PA 16101 (724) 652-8074
2. 312 Chestnut Street, Suite 227 Madville, PA 16335 (714) 333-8570
Sherriago Valley Urban League, Inc. 602 Indiana Ave. Farrell, PA 16121 (724) 981-5310
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 (724) 728-7202 -- FAX (724) 728-7202

LEBANON

Economic Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429
Tabor Community Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127
LEHIGH COUNTY

CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 (717) and *814) ONLY -- FAX (610) 821-8932
Economic Opport Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania
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 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

Comm on Economics Opportunity of Luzerne Co
 163 Amber Lane.
 Wilkes-Barre, PA 18702
 (570) 826-0510 or (800) 822-0359
 FAX (570) 829-1665 --CALL BEFORE FAXING
 (570) 455-4994 HAZELTON
 FAX # (717) 455-563 -- 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, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
- 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
- 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
 (717) 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 Comm. Action Corp.
 P. O. Box 389, 135 W. 4th St.
 Emporium, PA 15834
 (814) 486-1161 -- FAX (814) 486-0825

MERCER COUNTY

Shenango Valley Urban League, Inc.
 601 Indiana Ave.
 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 Northeast PA
 1631 S. Atherton St., Suite 100
 State College, PA 16801
 (814) 238-3668 -- FAX (814) 238-3669

MONROE COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 9 South 7th Street
 Stroudsburg, PA 18360
 (570) 420-8980 or (800) 922-9537
 FAX (570) 420-8981

Comm on Economics Opportunity of Luzerne Co
 163 Amber Lane.
 Wilkes-Barre, PA 18702
 (570) 826-0510 or (800) 822-0359
 FAX (570) 829-1665 --CALL BEFORE FAXING
 (570) 455-4994 HAZELTON
 FAX # (717) 455-563 -- CALL BEFORE FAXING
 (570) 836-4090 TUNKHANNOCK

MONTGOMERY COUNTY

Acorn Housing Corporation
 846 N. Broad St.
 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
 113 E. Main 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 -- FAX (610) 565-8567

Philadelphia Council For Community Advmnt
 100 N. 17th St. 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, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
- 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

NORTHAMPTON COUNTY

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

NORTHUMBERLAND COUNTY

CCCS of Northeastern Pennsylvania

- 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
- 1400 Abington Executive Park, Suite 1
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 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
- 201 Basin Street
 Williamsport, PA 17703
 (570) 323-6627 -- FAX (570) 323-6626

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

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Rd.
 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
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Weatherization Office
 917 Mifflin Street
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 (814) 643-2343

YWCA of Carlisle
 301 G St.
 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
 (717) 243-3818 -- FAX (717) 243-3948

PHILADELPHIA

Acorn Housing Corporation
 846 N. Broad St.
 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
- 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 Assoc. of Delaware Valley

- 1500 Walnut Street, Suite 601
 Philadelphia, PA 19102
 (215) 545-6010 -- FAX (215) 790-0132
- 658 North Watts Street
 Philadelphia, PA 19123
 (215) 978-0224 -- FAX (215) 765-7614

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

PCCA
 100 N. 17th St. 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 Credit Counseling Institute

- 845 Coates St.
 Coatesville, PA 19320
 (888) 212-6741
- 144 E. Dekalb Pike
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 (610) 971-2210 -- FAX (610) 265-4814
- 755 York Rd, Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

PIKE COUNTY

CCCS of Northeastern Pennsylvania

- 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
- 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

3. 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 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

SCHUYLKILL COUNTY

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

Economic Opportunity 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 (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 Rd.
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

SOMERSET 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.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

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

SULLIVAN COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

TIOGA COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

UNION COUNTY

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

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

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

VENAGO COUNTY

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

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

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

WARREN COUNTY

Booker T. Washington Center
1720 Holland St.
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
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

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

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

2. 53 N. College Street
Washington, PA 15301
(724) 222-8292

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

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

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

2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

4. Trehab Center of Northeastern PA
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799

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

3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783

4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817

5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332

6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

WAYNE COUNTY

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

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

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

WESTMORELAND COUNTY (Cont)

CCCS of Western Pennsylvania, Inc. 1. 1 North Gate Square, 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 2. 199 Edison Street Uniontown, PA 15401 (724) 439-8939
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (724) 465-2657 -- FAX (724) 465-5118
Keystone Economic Dev. Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 or (800) 452-0148 FAX (814) 443-3690
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or (800) 737-2933 FAX (412) 338-9963

WYOMING COUNTY

Common Economics Opportunity of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 (570) 826-0510 or (800) 822-0359 FAX (570) 829-1665 -- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631--CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK
CCCS of Northeastern PA 1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1 (800) 922-9537 FAX (570) 587-9134/9135 2. 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 1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799 2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144 3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783 4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817 5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332 6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889
YORK COUNTY

American Red Cross Hanover Chapter 529 Carlisle St. Hanover, PA 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. 1. 200 Linglestown Rd. Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670 2. 912 S. George St. York, PA 17403 (717) 846-4176
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX (717) 334-8326

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by AMERICAN GENERAL CONSUMER DISCOUNT CO. (hereinafter we, us or ours) on your property located at Rd #1 Box 22K, Coalport, PA 16627, IS IN SERIOUS DEFAULT (because you have not made the monthly payments of 438.72 for the months of June 2003, July 2003, and , and/or because Partial payment for May 2003 of 6369.84).

Late charges and other charges have also accrued to this date in the amount of

Late charges and other charges have also accrued to this date in the amount of \$1,347.42 . The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter, is

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to us the above amount of \$1,347.42, plus any additional monthly payments and late charge which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at AMERICAN GENERAL CONSUMER DISCOUNT CO., 1228 Pleasant Valley Blvd., Altoona, PA 16602

If you do not cure the default within THIRTY (30) DAYS, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, we also intend to instruct our attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin legal proceedings against you, you will still have to pay the reasonable attorneys' fees, actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the thirty day period, you will not be required to pay attorney's fees.

We may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the thirty 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 foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale (and perform any other requirements under the mortgage). It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately [REDACTED]. A copy of the Sheriff's sale will be sent to you before the sale. Of course, the

October 14, 2003. A notice of the date of the Sheriff 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 will be by calling us at the following number: (814) 944-2547. This payment must be in cash, cashier's check, certified check, or money order and made payable to us at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU 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. (YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE TO A BUYER OR TRANSFeree WHO WILL ASSUME THE MORTGAGE DEBT, PROVIDED THAT ALL THE OUTSTANDING PAYMENTS, CHARGES AND ATTORNEY'S FEES AND COST ARE PAID PRIOR TO OR AT THE SALE, [AND THAT THE OTHER REQUIREMENTS UNDER THE MORTGAGE ARE SATISFIED.] CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST.) YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three times in any calendar year.

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 to 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 listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869.)

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

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

HOMEOWNER'S NAME:	Donna M Waugh
PROPERTY ADDRESS:	RR 1 Box 22K, Coalport, PA 16627
LOAN ACCT. NO.:	16692223
ORIGINAL LENDER:	American General Consumer Discount Co., Inc.
CURRENT LENDER/SERVICER:	American General Consumer Discount Co., Inc.

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 "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 the 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 the 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 and 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.)

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 22K, Coalport, PA 16627

IS SERIOUSLY IN DEFAULT because:

STATEMENTS OF POLICY

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

partial payment of \$369.84 for May 2003, \$488.79 for June 2003, and \$488.79 for July 2003.

Other charges (explain/itemize): _____

TOTAL AMOUNT PAST DUE: \$1347.42

B. 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 \$ _____, 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:

American General Consumer Discount Co.
1228 Pleasant Valley Blvd.
Altoona, Pa 16602

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.)

IF YOU DO NOT CURE THE DEFAULT- 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 mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON- The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before 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 attorney's 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 3 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: American General Consumer Discount Co.

Address: 1228 Pleasant Valley Blvd.
Altoona, PA 16602

Phone Number: (814) 944-2547

Fax Number: (814) 944-6893

Contact Person: Tricia A. Wareham

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 furnishings and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE- You may or x may not (CHECK ONE) 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.

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 A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY
SEE APPENDIX C

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

ADAMS COUNTY	BEDFORD COUNTY	BUCKS COUNTY
American Red Cross-Hanover Chapter 529 Carlisle St. Hanover, PA 17331 (717) 637-3768 -- FAX (717) 637-3294	Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 -- FAX (814) 623-7187	Acorn Housing Corporation 846 North Broad St. Philadelphia, PA 19130 (215) 765-1221 -- FAX # (215) 765-1427
CCCS of Western Pa. 2000 Linglestown Rd. Harrisburg, PA 17268 (717) 541-1757 -- FAX (717) 541-4670	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 -- FAX (215) 324-8753
Financial Counseling Services of Franklin 31 W. 3rd St. Waynesboro, PA Rd. (717) 762-3285	Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX # (814) 539-1688	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 -- FAX # (215) 750-4318
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX # (717) 334-8326	Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 1(800) 452-0148 FAX # (814) 443-3690	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia, PA 19107 (215) 563-5665 -- FAX (215) 864-2666
ALLEGHENY COUNTY	BERKS COUNTY	HACE
Pennsylvania Housing Finance Agency 2275 Swallow Hill Road, Bldg. 200 Pittsburgh, PA 15220 (412) 429-2842 -- FAX (412) 429-2835	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	167 Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 -- FAX (215) 426-9122
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or (800) 737-2933 FAX (412) 338-9963	Budget Counseling Center 247 N. Fifth Street Reading, PA 19601 (610) 375-7866 -- FAX (610) 375-7830	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose, PA 19047 (215) 563-5665
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956, or (412) 281-2102 or (800) 792-2801, FAX (412) 391-4512	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 (814) only FAX (610) 821-8932	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 -- FAX (215) 744-2012
Community Action Southwestern 22 W. High St. Waynesburg, PA 15370 (724) 852-2893	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 -- FAX (717) 622-0429	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 FAX (610) 821-8932
CCCS of Western Pennsylvania, Inc. 309 Smithfield St. Pittsburgh, PA 15222 (412) 471-7584	Community Housing Counselor, Inc. P. O. Box 244 Kennett Square, PA 19348 (610) 444-3682 -- FAX (610) 444-8243	American Credit Counseling Institute 1. 845 Coates St Coatesville, PA 19320 (888) 212-6741 2. 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- FAX (610) 265-4814 3. 755 York Rd., Suite 103 Warminster, PA 18974 (215) 444-9429 -- FAX (215) 956-6344
Housing Opportunities, Inc. 133 Seventy St., P. O. Box 9 McKeesport, PA 15132 (412) 664-1906 -- FAX # (412) 664-0873	BLAIR COUNTY	BUTLER COUNTY
Urban League of Pittsburgh Building for Equal Opportunity One Smithfield St. Pittsburgh, PA 15222-2222 (412) 227-4802 -- FAX # (412) 261-5207	Bedford-Fulton Housing Services R.D.1, Box 384 Everett, PA 15537 (814) 623-9129	Action Housing, Inc. 426 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962	Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688	CCCS of Western PA YMCA Building 339 N. Washington Street Butler, PA 16001 (724) 282-7812
ARMSTRONG COUNTY	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747	Housing Opportunities, Inc. 650 Corporate St., Suite 207. McKeesport, PA 15132 (412) 664-1590 -- FAX (412) 664-0873
Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 -- FAX # (724) 465-5118	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	Mon-Valley Unemployed Comm. 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15722 (412) 338-9954 or 1 (800) 737-2933 FAX # (412) 338-9963	BRADFORD COUNTY	Housing Opportunities Inc. 113 Seventh Street P. O. Box 9 McKeesport, PA 15134 (412) 664-1906 -- FAX (412) 664-0873
BEAVER COUNTY	CCCS of Northeastern Pennsylvania: 1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or (800) 922-9537 FAX # (570) 587-9134/9135	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 -- FAX (412) 391-4512	2. 31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX # (570) 821-1785	AMBRIAN COUNTY
CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0793	3. 9 South 7th Street Stroudsburg, PA 18360 (570) 420-8980 or (800) 922-9537 FAX (570) 420-8981	Bedford-Fulton Housing Services R.D.1, Box 384 Everett, PA 15537 (814) 623-9129 -- FAX (814) 623-6187
Housing Opportunities of Beaver County 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	4. 1631 S. Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 -- FAX (814) 238-3669	CCCS of Western PA 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964	The Trehab Center of Northeastern Pa 1. 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX # (570) 278-1889	Indiana County Comm. Action Program 827 Water St., Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX # (412) 465-5118
BLAIR COUNTY	2. 185 Elmira St. P.O. Box 218 Troy, PA 16947 (570) 297-2101	Keystone Econ Devopment Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX # (814) 539-1688
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15122 (412) 338-9954 or 1 (800) 737-2933 FAX (412) 338-9963	3. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144	CCCS of Western PA 19-A College Park Plaza Johnston, PA 15904 (814) 539-6225
Housing Opportunities Inc. 133 Seventh Street, P. O. Box 9 McKeesport, PA 15134 (412) 664-1906 -- FAX (412) 664-0873	4. 103 Warren Street, P. O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332	

CAMBRIA COUNTY(Cont)

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

CAMERON COUNTY

Northern Tier Community Action Corp.
P. O. Box 389, 135 W. 4th St.
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 Northeastern PA
1631 S. Atherton St., Suite 100
State College, PA 16801
(814) 238-3668 -- FAX (814) 238-3669

CARBON COUNTY

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 (800) 220-2733
717 and 814 only for 800
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania:
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981
4. 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 (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CENTRE COUNTY

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

Lycoming-Clinton Counties
Commission for Community Action
2138 Lincoln St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

CHESTER COUNTY

Acorn Housing Corporation
846 N. 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 N. fifth St.
Reading, PA 19601
(215) 375-7856 -- FAX # (215) 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) 426-8122

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 St.
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567

Phila Council for Community Adv
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941

Tabor Community Services, Inc.
439 E. King St.
Lancaster, PA 17602
(717) 397-5182 or (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
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 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 N. Washington St.
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY

Keystone Economic Dev. Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556 -- FAX # (814) 539-1688

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

CCCS of Western PA
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 St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

COLUMBIA COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

Commission on Economics Opportunity
of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CRAWFORD COUNTY

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

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

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

Shenago Valley Urban League, Inc.
601 Indiana Ave.
Farrell, PA 16121
(412) 981-5310

CUMBERLAND COUNTY

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

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) 232-9459

YWCA of Carlisle
301 G St.
Carlisle, PA 17013
(717) 243-3818 -- FAX # (717) 243-3589

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 Rd.
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

DELWARE COUNTY

Acorn Housing Corporation
846 North Broad St.
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

Consumer Credit Counseling
Service of Delaware Valley
121 Chestnut St. - Suite 400
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

DELAWARE COUNTY (Cont)

Philadelphia Council for Community Advance 100 N. 17th St. 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 1. 175 Strafford Ave., Suite 1 Wayne PA 19087 (610) 971-2210--FAX (610) 687-7860 2. 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- Pager (610) 973-6219

ELK COUNTY

John F. Kennedy Center, Inc. East 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
Northern Tier Community Action Corp. P. O. Box 389, 135 W. 4th St. Emporium, PA 15834 (814) 486-1161 -- FAX (814) 486-0825

ERIE COUNTY

Booker T. Washington Cr. 1720 Holland St. Erie, PA 16503 (814) 453-5744 -- FAX (814) 453-5749
Greater Erie Community Action Committee 18 West 9th St. Erie, PA 16501 (814) 459-4581 -- FAX (814) 456-0161
John F. Kennedy Center, Inc. 2021 East 20th St. 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 Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893

CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290

Fayette CoCommunity Action Agency, Inc. 137 North Beeson Ave. Uniontown, PA 15401 (724) 437-6050 or (800) 427-INFO FAX (724) 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 Comm. 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962

FOREST COUNTY

Warren-Forrest Counties Economic Opportunity Council 204 Liberty St. P.O. 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

FRANKLIN COUNTY

CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
American Red Cross - Hanover Chapter 529 Carlisle St. 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 S. George St. York, PA 17403 (717) 846-4176

GREEN COUNTY

Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 462-9964
Mon-Valley Unemployed Comm. 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893 -- FAX (724) 627-7713
CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290

HUNTINGDON COUNTY

Bedford-Fulton Housing Services R. D. 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 St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 465-2657
Keystone Economic Devopment Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688
CCCS of Western PA 216-A College Park Plaza Johnstown, PA 15904 (814) 539-6335

JEFFERSON COUNTY

John F. Kennedy Center, Inc. 2021 E. 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
CCCS of Western Pennsylvania, Inc. YMCA Building 339 N. Washington St. Butler, PA 16001 (724) 282-7812
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 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 1. 31 W. Market St., POB 1127 Wilkes-Barre, PA 18702 (570) 821-0827 or (800) 922-9537 FAX # (570) 821-1785
2. 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 or (800) 220-2733 (717) & (814) ONLY -- FAX (215) 821-8932
--

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

Tabor Comm. Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127
--

LAWRENCE COUNTY

CCCS of Western Pennsylvania 1st Federal Plaza - Suite North Mill St. New Castle, PA 16101 (724) 652-8074
2 Chestnut Street, Suite 227 Meadville, PA 16335 (814) 333-8570
Onago Valley Urban League, Inc. 1 Indiana Ave. PA 16121 (724) 981-5310

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

LEBANON COUNTY

Economic Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429
Tabor Comm. Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127
1. 199 COUNTY

CCCS of Lehigh Valley 3671

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania

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

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

Comm on Economics Opportunity of Luzerne Co

163 Amber Lane.
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (570) 829-1665 --CALL BEFORE FAXING
(570) 455-4994 HAZELTON

FAX # (717) 455-563 -- 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

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

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

3. 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
(717) 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 Comm. Action Corp.

P. O. Box 389, 135 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

MERCER COUNTY

Shenago Valley Urban League, Inc.

601 Indiana Ave.
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) 643-2343CCCS of Northeast PA
1631 S. Atherton St., Suite 100
State College, PA 16801
(814) 238-3668 -- FAX (814) 238-3669**MONROE COUNTY**

CCCS of Northeastern Pennsylvania

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

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

COMM ON ECONOMICS OPPORTUNITY OF LUZERNE COUNTY

163 Amber Lane.
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (570) 829-1665 --CALL BEFORE FAXING
(570) 455-4994 HAZELTON

FAX # (717) 455-563 -- CALL BEFORE FAXING

(570) 836-4090 TUNKHANNOCK

MONTGOMERY COUNTYAcorn Housing Corporation
846 N. Broad St.
Philadelphia, PA 19130
(215) 765-1221 -- FAX (215) 765-1427Northwest Counseling Service
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500 -- FAX (215) 324-8753CCCS of Delaware Valley
Norristown Business Center
190 W. Germantown Pike, Suite 140
Norristown, PA 19401
(215) 563-5665Community Action Development Comm
113 E. Main Street
Norristown, PA 19401
(610) 277-6363 -- FAX (610) 277-2123CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665 -- FAX (215) 864-2666Community Housing Counselors, Inc.
P. O. Box 244
Kennett Square, PA 19348
(215) 444-3682 -- FAX (215) 444-8243Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567Philadelphia Council For Community Advmnt
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941American Credit Counseling Institute
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-9429 -- FAX (215) 956-6344**MONTOUR COUNTY**

CCCS of Northeastern Pennsylvania

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

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

NORTHAMPTON COUNTYCCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 or (800) 220-2733
(717) & (814) ONLY -- FAX (610) 821-8932**NORTHUMBERLAND COUNTY**CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

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

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.

2000 Linglestown Rd.
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 St.
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
(717) 243-3818 -- FAX (717) 243-3948

PHILADELPHIA

Acorn Housing Corporation
846 N. Broad St.
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
1. 1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665 -- FAX (215) 864-2666

2. 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 Assoc. of Delaware Valley
1. 1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010 -- FAX (215) 790-0132

2. 658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224 -- FAX (215) 765-7614

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

PCCA
100 N. 17th St. 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 Credit Counseling Institute
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-9429 -- FAX (215) 956-6344

PIKE COUNTY

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

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

038-00062A PA6246 (12-2-01)

4.

POTTER COUNTY

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

SCHUYLKILL COUNTY

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

Economic Opportunity 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 (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 Rd.
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

SOMERSET 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.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

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

SULLIVAN COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

TIoga County

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

UNION COUNTY

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

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

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

VENAGO COUNTY

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th St.
Erie, PA 16510
(814) 898-0400 -- FAX (814) 89841243

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

WARREN COUNTY

Booker T. Washington Center
1720 Holland St.
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
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

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

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 53 N. College Street
Washington, PA 15301
(724) 222-8292

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

Mon-Valley Unemployed Comm.
120 E. 9th Ave.
Homestead, PA 15120
(412) 462-9962 -- FAX (412) 462-9964
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
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

The Trehab Center of Northeastern PA
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

WAYNE COUNTY

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

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

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

WESTMORELAND COUNTY (Cont)

CCCS of Western Pennsylvania, Inc.

- 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
- 199 Edison Street
Uniontown, PA 15401
(724) 439-8939

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

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

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

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

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

WYOMING COUNTY

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

CCCS of Northeastern PA

- 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 St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
- 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
- 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
- 103 Warren St. 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 (800) 982-4045
FAX (570) 278-1889

YORK COUNTY

American Red Cross

Hanover Chapter
529 Carlisle St.
Hanover, PA 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.

- 200 Linglestown Rd.
Harrisburg, PA 17102
(717) 541-1757 -- FAX (717) 541-4670
- 912 S. George St.
York, PA 17403
(717) 846-4176

Adams County Housing Authority

139--143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518 -- FAX (717) 334-8326

APPENDIX B
Consumer Credit Counseling Agency
Notification to:

Date: _____

Name of Mortgagee: _____

Address: _____

In accordance with the Pennsylvania Homeowner's Emergency Mortgage Assistance Program (Act 91 of 1983), we have been approached for mortgage counseling assistance by:

Name of Applicant

Address

Telephone Number

Mortgage Loan Number

**Address of property on which mortgage is in default,
if different from above.**

The counseling agency met with the above named applicant on _____
Date

who have indicated that they are more than sixty (60) days delinquent on their mortgage payments and have received notification of intention to foreclose from

Name and Address of Mortgagee

In accordance with the Homeowner's Emergency Mortgage Assistance Program, this is to inform you that:

1. If the delinquency cannot be resolved within the 30 day forbearance period as provided by law, the applicant listed above may apply to the Pennsylvania Housing Finance Agency for Homeowner's Emergency Mortgage Assistance.
2. By a copy of this Notice, we are notifying all other mortgagees, if any, which the applicant has indicated as also having a mortgage on the property identified above.
3. It is our understanding that the 30 day forbearance period in which we are now in ends on _____.
4. No legal action to enforce the mortgage may occur during this forbearance period, unless procedural time limits were not met by the homeowner.

Name of Counseling Agency: _____

Signer and Title: _____

Telephone Number: _____

Address: _____

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$ 00
Certified Fee	230
Return Receipt Fee (Endorsement Required)	170
Restricted Delivery Fee (Endorsement Required)	12
Total Postage & Fees	\$ 463
<p>Sent To <i>John J. Waugh</i> Street, Apt. No. <i>RR 1 Box 22 K</i> or PO Box No. City, State, ZIP+4 <i>Coalport Pa 16627</i></p>	

PS Form 2600, January 2001
See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$ 00
Certified Fee	230
Return Receipt Fee (Endorsement Required)	170
Restricted Delivery Fee (Endorsement Required)	12
Total Postage & Fees	\$ 463
<p>Sent To <i>Donna M. Waugh</i> Street, Apt. No. <i>RR 1 Box 22 K</i> or PO Box No. City, State, ZIP+4 <i>Coalport Pa 16627</i></p>	

PS Form 2600, January 2001
See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

John J. Waugh
RR 1 Box 22K
Coalport Pa 16627

COMPLETE THIS SECTION ON DELIVERY**A. Signature**

Donna M Waugh Agent
 Addressee

B. Received by (Printed Name)

Donna M Waugh C. Date of Delivery
7-18-03

D. Is delivery address different from item 1?

Yes
 No

If YES, enter delivery address below:
1804 UNION ST.
COALPORT PA 16627

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

(Transfer from service label)

7002 0510 0003 5346 2349

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Donna M. Waugh
RR 1 Box 22K
Coalport, Pa 16627

COMPLETE THIS SECTION ON DELIVERY**A. Signature**

Donna M Waugh Agent
 Addressee

B. Received by (Printed Name)

Donna M Waugh C. Date of Delivery
7-18-03

D. Is delivery address different from item 1?

Yes
 No

If YES, enter delivery address below:
1804 UNION ST.
COALPORT PA 16627

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

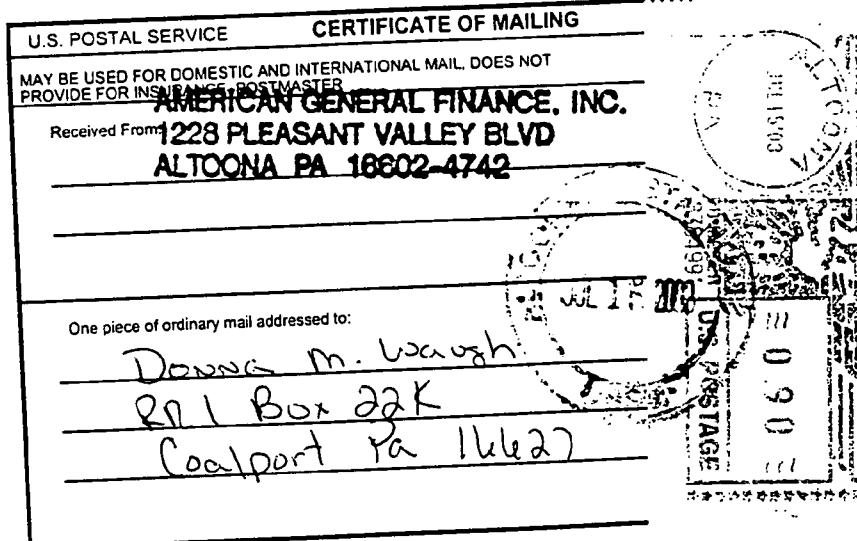
(Transfer from service label)

7002 0510 0003 5346 2332

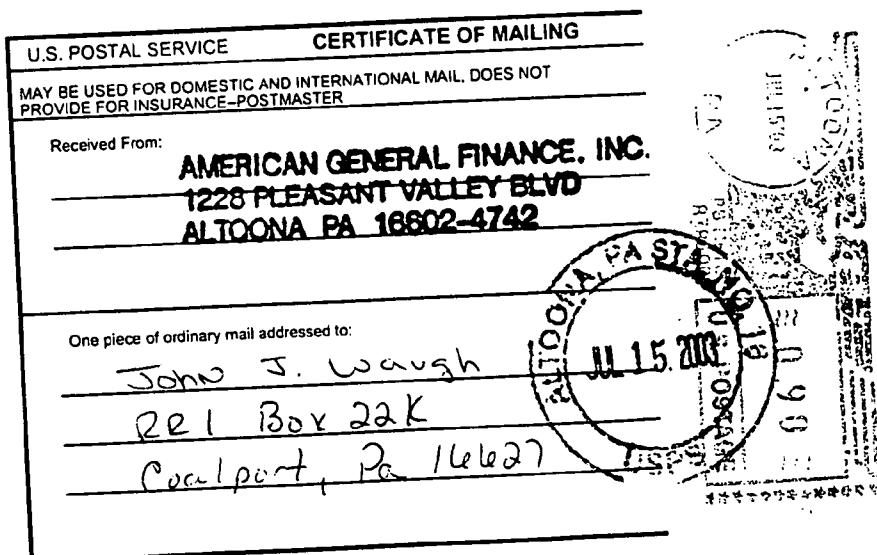
PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540



PS Form 3817, January 2001



PS Form 3817, January 2001

IN THE COURT OF COMMON PLEAS
OF
CLEARFIELD COUNTY, PENNSYLVANIA

AMERICAN GENERAL CONSUMER DISCOUNT
COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M. WAUGH,
husband and wife,

Defendants

COMPLAINT

10/21/03 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

William A. Shaw
Deputy Prothonotary

2cc to Sheriff
2cc to Atty.

FILED *Plt* pd. 8500
SEP 11 2003 2 cc Shg
24 2003

William A. Shaw
Prothonotary/Clerk of Courts

MICHAEL A. SOSSONG
ATTORNEY AT LAW
3133 NEW GERMANY ROAD
SUITE 59 - MINI MALL
EBENSBURG, PENNSYLVANIA 15931-4348

In The Court of Common Pleas of Clearfield County, Pennsylvania

AMERICAN GENERAL CONSUMER DISCOUNT COMPANY INC.

VS.

WAUGH, JOHN J. and DONNA M.

Sheriff Docket # 14606

03-1439-CD

COMPLAINT IN MORTGAGE FORECLOSURE

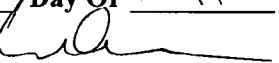
SHERIFF RETURNS

NOW OCTOBER 8, 2003 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURN THE
WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO JOHN J.
WAUGH and DONNA M. WAUGH, DEFENDANTS AT 1804 UNION ST., COALPORT, PA.
HOUSE IS EMPTY.

Return Costs

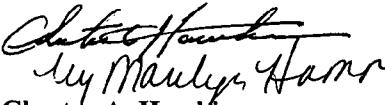
Cost	Description
39.53	SHERIFF HAWKINS PAID BY: PLFF. CK# 149507917
20.00	SURCHARGE PAID BY: PLFF

Sworn to Before Me This

8 Day Of Oct 2003


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

So Answers,


Chester A. Hawkins
Sheriff

FILED

OCT 08 2003
013:30 AM
William A. Shaw
Prothonotary/Clerk of Courts

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003- 1439-C
*
* COMPLAINT
*
*
* FILED ON BEHALF OF PLAINTIFF:
* AMERICAN GENERAL CONSUMER
* DISCOUNT COMPANY, INC.
*
*
* ATTORNEY FOR PLAINTIFF:
* MICHAEL A. SOSSONG, ESQUIRE
* 3133 NEW GERMANY ROAD
* SUITE NO. 59, MINI MALL
* EBENSBURG, PA 15931
* TEL. NO. (814) 472-7160
* SUPREME CT. I.D. NO. 43957

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

SEP 24 2003

Attest.

William A. Sossong
Prothonotary/
Clerk of Courts

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION - AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-
*

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, 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, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW.
THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.**

**IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO
PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL
SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.**

David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone: (814) 765-2641 ext. 5982

BY:


MICHAEL A. SOSSONG, ESQUIRE

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION - AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-
*

COMPLAINT

AND NOW, comes the Plaintiff, American General Consumer Discount Company, Inc., by and through its attorney, Michael A. Sossong, Esquire, and files the following Complaint upon which the following is a concise summary.

1. The Plaintiff, American General Consumer Discount Company, Inc., a Pennsylvania corporation, hereinafter "Plaintiff", has a principal place of business located at 1228 Pleasant Valley Boulevard, Altoona, Blair County, Pennsylvania 16602.

2. The Defendants, John J. Waugh and Donna M. Waugh, husband and wife, hereinafter "Defendants", have a mailing address of 1804 Union Street, Coalport, Clearfield County, Pennsylvania 16627.

3. On June 17, 1999, Defendants made, executed and delivered a Mortgage and Note on the hereinafter described premises to the Plaintiff, in the original amount of \$41,139.71. The Mortgage was recorded in the Office of Recorder of Deeds, in and for Clearfield County, Pennsylvania on June 23, 1999, in Record Book Volume 199910456 Page, and payable as provided for in the Mortgage and Note.

True and correct copies of the aforementioned mortgage and note are attached hereto, incorporated by reference herein and marked for identification purposes collectively as Plaintiff's Exhibit "1".

4. As collateral security for the Mortgage and Note, Defendants granted to American General Consumer Discount Company, Inc., a mortgage upon certain real estate situate in the Township of Beccaria, County of Clearfield, and State of Pennsylvania described in the mortgage as follows:

All that certain property situated in the Township of Beccaria in the County of Clearfield and Commonwealth of Pennsylvania, being more fully described in a fee simple deed dated 06/07/99 and recorded 06/09/99, among the land records of the county and state set forth above, in volume 199909540 page.

And more particularly described in the deed as follows:

ALL that certain piece or parcel of land, situate, lying and being in the Township of Beccaria, County of Clearfield, and the Commonwealth of Pennsylvania, bounded and described as follows to wit:

BEGINNING at a post, at the Northeast corner of Union and Walnut Streets; thence along the line of the North side of Walnut Street in an Easterly direction, one hundred fourteen (114) feet to Hill Street; thence along the line of the West side of Hill Street in a Northerly direction forty-five (45) feet more or less, to the right of way of the Pennsylvania Railroad; thence along the line of the right of way of the Pennsylvania Railroad in a Northwesterly direction one hundred eighteen (118) feet, more or less, to Union Street; thence along the Eastern line of Union Street one hundred fifty (150) feet more or less, to the place of beginning. Said plot containing Lots Nos. 82, 83 and 66 and a portion of Lot No. 67 and a portion of Lot No. 84 in Kratzer's Addition to the Village of Rosebud, having thereon erected a two story, frame dwelling.

BEING the same premise which title became vested in John E. Waugh and Marge Waugh, husband and wife, by deed from Edwina Zwiener, Administratrix of the Estate of Alberta Eagler, deceased, late of Borough of Curwensville, Clearfield County, Pennsylvania, dated July 25, 1990 and recorded in Clearfield County Deed Book Volume 1354 at page 532 on July 26, 1990. The said John E. Waugh died on August 6, 1997 vesting title solely in Marge Waugh, his wife.

A true and correct copy of the deed to Defendants is attached hereto, incorporated by reference herein and marked for identification purposes as Plaintiff's Exhibit "2".

5. On May 22, 2003, Defendants defaulted on the Mortgage and Note, in that they failed and refused and continue to fail and refuse to make the contractually required payments to Plaintiff of \$438.72 per month.

6. The Mortgage and Note are in default because:

(a) Principal thereof became due and payable on May 22, 2003, and by the terms of the Mortgage and Note, is collectible forthwith;

(b) Interest Payments on the Mortgage and Note, due on May 22, 2003, are due and have not yet been paid; and by the terms of the Mortgage and Note, upon default of such payments of interest for a period of thirty (30) days after any such payments are due, the whole of the principal and interest thereon is immediately due and payable.

7. Pursuant to the terms of the Mortgage and Note, Plaintiff has the right in the event of default in payment of the sums due therein, to declare and demand the entire amount due and owing, and require payment in full. Plaintiff also demands reasonable counsel fees and costs incurred by Plaintiff to enforce collection against the Defendant.

8. The following amounts are due on the Mortgage and Note:

Balance due as of 08/18/03	\$39,699.66
Interest through 08/18/03	\$ 1,151.69
Attorney's fees	<u>\$ 2,000.00</u>
TOTAL DUE	\$42,851.35 together with interest, costs and additional attorney's fees, hereafter incurred.

9. A Notice of Intention to Foreclose Mortgage pursuant to the requirements of 41 P.S. § 403(a), also known as Act 6; and a Notice of the Homeowner's Emergency Mortgage Assistance Act of 1983, pursuant to the requirements of 35 P.S. § 1680.401c – 1680.411c, also

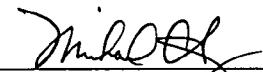
known as Act 91, both dated July 14, 2003, were mailed to Defendants, by first class, United States Mail, certified, return receipt requested and by first class United States Mail, Certificate of Mailing on July 15, 2003.

True and Correct copies of the Notices, the Certified Mail Receipts, Return Receipts, and the Certificates of Mailing are attached hereto, incorporated by reference herein and marked for identification purposes collectively as Plaintiff's Exhibit "3".

10. As a result of the Defendants' default in making the payments required by the Mortgage and Note, and due to the expiration of the time periods provided for in Act 6 and Act 91, Plaintiff hereby declares and demands the entire amount due and owing.

WHEREFORE, Plaintiff demands Judgment against Defendants for foreclosure and sale of the mortgaged premises in the amount of \$42,851.35, together with interest, costs and additional attorney's fees, hereafter incurred, until obligation is paid in full.

Respectfully submitted,

By: 
Michael A. Sossong, Esquire
Attorney for Plaintiff
3133 New Germany Road
Suite 59, Mini Mall
Ebensburg, Pennsylvania 15931
(814) 472-7160
Supreme Court I.D. No. 43957

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION - AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-
*

I, TRICIA A. WAREHAM, Manager of Plaintiff, American General Consumer Discount Company, Inc., verify that the statements made in the foregoing COMPLAINT are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC.

Dated: 9-18-03

By: Tricia A. Wareham
Tricia A. Wareham, Manager

INSTRUMENT NUMBER
199910456

RECORDED ON
IN 23, 1999
2:18:22 PM

(Space Above This Line For Recording)

MORTGAGE

Account No. _____

THIS MORTGAGE entered into this 17 day of June, 1999, herein called "Mortgagors", and American General Consumer Discount Co., Inc., the Mortgagee, a Pennsylvania corporation having a place of business at 2720 Old Route 220 North Altoona Pa, herein called "Mortgagee", WITNESSETH, that to secure payment by Mortgagors of a promissory Note of even date herewith, in the principal amount of \$ 41139.71, together with interest thereon computed on unpaid principal balances from time to time outstanding (and/or any renewal, refinancing or extension thereof) and all other obligations of Mortgagors under the terms and provisions of this Mortgage, Mortgagors do by these presents sell, grant and convey to Mortgagee, ALL the following described real estate situated in Township (City)(Borough)(Township) of Beccarid, County of Clearfield Commonwealth of Pennsylvania, described as follows: Municipal Tax Lot , Block
(Insert legal description of mortgaged premises)

All that certain property situated in the Township of Beccarid in the County of Clearfield and Commonwealth of Pennsylvania, being more fully described in a fee simple deed dated 06/07/99 and recorded 06/09/1999, among the land records of the county and state set forth above, in volume 199909540 page.

Being premises conveyed to said Mortgagors by Deed of Conveyance duly recorded in the office for the Recording of Deeds in said County in Deed Book No. , Page , as said premises are therein described.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Mortgagor covenants that Mortgagor is lawfully seized of the estate hereby conveyed and has the right to grant, bargain, mortgage and convey the property, and that the Property is unencumbered, except for encumbrances of record. Mortgagor covenants that Mortgagor warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

PROVIDED, HOWEVER, that if the Note and all sums secured by this Mortgage are paid in full, and Mortgagor performs all of the covenants and agreements of this Mortgage, then and in such event, this Mortgage and any estate or lien hereby granted, together with the Note, shall cease, determine, and become void.

MORTGAGE COVENANTS, Mortgagor and Mortgagee covenant and agree as follows:

1. **Payment of Principal and Interest.** Mortgagor shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges (if any) as provided in the Note.

2. **Taxes, Assessments, and Charges.** Mortgagor shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain priority over this Mortgage, and leasehold payments or ground rents, if any.

3. **Application of Payments.** Unless applicable law provides otherwise, Mortgagee will first apply payments received, whether or not delinquent, in the following order: (1) to any applicable credit insurance premium, (2) to any applicable late charges, (3) to any applicable prepayment penalties, (4) to any interest that has accrued, and finally (5) to the unpaid balance of principal.

4. **Prior Mortgages and Deed of Trust; Charges; Liens.** Mortgagor shall perform all of Mortgagor's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Mortgagor's covenants to make payments when due.

5. **Hazard Insurance.** Mortgagor 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 such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Mortgagor subject to approval by Mortgagee; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Mortgagee and shall include a standard mortgage clause in favor of and in a form acceptable to Mortgagee. Mortgagee shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Mortgagor shall give prompt notice to the insurance carrier and Mortgagee. Mortgagee may make proof of loss if not made promptly by Mortgagor.

If the Property is abandoned by Mortgagor, or if the Mortgagor fails to respond to Mortgagee within 30 days from the date notice is mailed by Mortgagee to Mortgagor that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Mortgagee's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Mortgagor shall keep the Property in good repair and shall not commit waste or permit demolition, impairment, or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration and covenants creating and governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. **Protection of Lender's Security.** If Mortgagor fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding (including, but not limited to, any bankruptcy proceeding) is commenced which materially affects Mortgagee's interest in the Property, then Mortgagee, at Mortgagee's option, upon notice to Mortgagor, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance is a condition of making the loan secured by this Mortgage, Mortgagor shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Mortgagor's and Mortgagee's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this Paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Mortgagor secured by this Mortgage. Unless Mortgagor and Mortgagee agree to other terms of payment, such amounts shall be payable upon notice from Mortgagee to Mortgagor requesting payment thereof. Nothing contained in this Paragraph 7 shall require Mortgagee to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Mortgagee shall give Mortgagor notice prior to any such inspection specifying reasonable cause therefor related to Mortgagee's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Mortgagee, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

EXHIBIT

10. Mortgagor Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Mortgagor to any successor in interest of Mortgagor shall not operate to release, in any manner, the liability of the original Mortgagor and Mortgagor's successors in interest. Mortgagor shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this mortgage by reason of any demand made by the original Mortgagor and Mortgagor's successors in interest. Any forbearance by Mortgagor in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Mortgagor, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Mortgagor shall be joint and several. Any Mortgagor who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey the Mortgagor's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Mortgagor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Mortgagor's consent and without releasing that Mortgagor or modifying this Mortgage as to that Mortgagor's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Mortgagor provided for in this Mortgage shall be given by delivering it or by mailing such notice by regular mail addressed to Mortgagor at the Mortgagor's address stated herein or at such other address as Mortgagor may designate by notice to Mortgagee as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Mortgagor as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or Mortgagee when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located, except that if the Note specifies the law of a different jurisdiction as governing, such law shall be the applicable law governing the interest rate, fees, charges, and other terms of the credit transaction secured hereby. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provisions, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses", and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. **Mortgagor's Copy.** Mortgagor shall be furnished with and acknowledges receipt of a conformed copy of the Note and of this Mortgage at the time of execution or after recordation thereof.

15. Rehabilitation Loan Agreement. Mortgagor shall fulfill all of Mortgagor's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Mortgagor enters into with Mortgagee. Mortgagee, at Mortgagee's option, may require Mortgagor to execute and deliver to Mortgagee, in a form acceptable to Mortgagee, an assignment of any rights, claims or defenses which Mortgagor may have against parties who supply labor, materials or services in connection with improvements made to the Property.

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

If Mortgagor fails to pay these sums prior to the expiration of this period, Mortgagor may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagor.

17. Acceleration; Remedies. Upon Mortagor's breach of any covenant or agreement of Mortagor in the Note or this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Mortgagor, after notice of intention to foreclose and opportunity to cure as provided by law, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of abstracts, title reports, and documentary evidence.

18. Assignment of Rents; Appointment of Receiver; Mortgagee in Possession. As additional security hereunder, Mortgagor hereby assigns to Mortgagee the rents of the Property, provided that Mortgagor shall, prior to acceleration under Paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under Paragraph 17 hereof or abandonment of the Property, Mortgagee, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the Lender or the Receiver shall be applied first to payment of the cost of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. Mortgagee and the receiver shall be liable to account only for those rents actually received.

19. Release. Upon payment of all sums secured by this Mortgage, Mortgagor shall satisfy or release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordation, if any.

20. Interest Rate after Judgment. Mortgagor agrees that the interest rate payable after a Judgment is entered on the Note or in an action of mortgage foreclosure shall be the highest rate permitted by law, not to exceed the Note rate.

21. Waiver of Exemptions. To the extent permitted by law, Mortgagor hereby waives and transfers to Mortgagee any exemption rights permitted under applicable state or federal law with respect to the Property.

22. Lender's Call Option. [] (if checked) Notwithstanding any provisions to the contrary contained in the Note, Mortgagor hereby covenants and agrees that the Mortgagee shall have the right, at its sole option, to declare the entire outstanding principal balance of the loan evidenced by the Note and accrued interest thereon to be due and payable in full on a date not less than _____ (_____) years from the date of the Note, except that Mortgagee, if it exercises such call option, shall send Mortgagor written notice thereof at least ninety (90) days (but not more than one-hundred and twenty (120) days) prior to such accelerated loan maturity date. The written notice to Mortgagor from Mortgagee will set forth therein the Mortgagee's accelerated maturity date for the loan.

IN WITNESS WHEREOF, the said Mortgagors have signed this Mortgage, with seal(s) affixed, on the date first above written.

Signed, Sealed and Delivered in the Presence of


John S. Gandy
Witness

COMMONWEALTH OF PENNSYLVANIA)

WYOMING - Plain

COUNTY OF Blair

On this, the 17th day of June, 1999 before me Thomas E. Stetter Jr.,
the undersigned officer, personally appeared John J. Waugh and Donna M. Waugh,
known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that
he has signed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.

OF ANNEXED TO NOTARIAL CERTIFICATE OF RESIDENCE ISSUED BY THE PENNSYLVANIA ASSOCIATION OF NOTARIES	Thomas E. Stern, Notary Public Allegheny Twp., Blair County My Commission Expires Dec. 11, 1999	Title of Officer
---	---	------------------

Mortgagors named in the foregoing Mortgage hereby certify that the correct residence address of said Mortgagors is 2720 61st Street, Philadelphia, Pennsylvania.

Attoona, Pennsylvania.
Witness my hand this 17 day of June, 19

Witness my hand this 17 day of June, 1881.

Debbie L. [Signature]
Agent of Mortgagee

**AMERICAN
GENERAL
FINANCE**

ACCOUNT NUMBER 16692223	TYPE F	DATE FINANCE CHARGE BEGINS TO ACCRUE IF DIFFERENT FROM DATE OF NOTE 06/22/99	NOTE
BORROWER(S) NAME AND ADDRESS JOHN J WAUGH DONNA M WAUGH 123 MCCLELLAN STREET FALLEN TIMBER, PA 16639		LENDER (WE, US, OUR) AMERICAN GENERAL CONSUMER DISCOUNT CO, INC 2720 OLD ROUTE 220 N., PLANK ROAD COMMONS ALTOONA, PA 16601-9330	

Date of Note	First Payment Due Date	Other Payments Due on Same Date of Each Month.	Final Payment Due Date	Amount of First Payment	Amount of Balloon Payment	Amount of Monthly Payment	Total Number of Payments	Term of Loan in Months
06/17/99	07/22/99		06/22/19	\$ 438.72	\$ NONE	\$ 438.72	240	240

ITEMIZATION OF AMOUNT FINANCED								
1. \$ 2720.31	Paid to Life Ins. Co. (Truncated Joint Coverage)		7. Appraiser for Appraisal Fee	\$ NONE	PAID TO			
2. \$ NONE	Paid to Life Ins. Co. (Truncated Single Coverage)		8. Title Exam Fee/Title Insurance	\$ 552.00	PAID TO	ADVANTAGE EQUITY SER		
3. \$ 1131.90	Paid to Disability Ins. Co. (Truncated Single Coverage)		9. Taxes Paid to Gov't. Agency	\$ NONE				
4. \$ NONE	Paid to Property Insurance Co.	\$ NONE	10. Abstract Fee	\$ NONE	PAID TO			
5. \$ NONE	Paid to Public Officials for Certificate of Title Fees	Amount of Coverage	11. Paid on Prior Account with Lender	\$ NONE				
6. \$ 15.50	Paid to Public Officials for Recording and Releasing Fees		12. Amount Paid to you or on your behalf itemized below	\$ 34000.00	\$	TO		

13. \$ **38419.71** Amount Financed (Sum of lines 1 thru 12)

14. \$ **66873.09** FINANCE CHARGE →

15. **12.58 % ANNUAL PERCENTAGE RATE**

16. \$ **105292.80** Total of Payments

A. \$ 2720.00	Points (Prepaid Finance Charge)
B. \$ NONE	Brokers Fee Prepaid FINANCE CHARGE
	(Paid to _____)
C. \$ 64153.09	Interest

17. \$ **41139.71** Principal Amount of Loan (13+14A+14B)

\$ **34000.00** YOU

FOR VALUE RECEIVED the undersigned Borrower(s) jointly and severally promise to pay to the Lender named herein at the Lender's said office the principal amount of the loan shown above together with interest at the rate not to exceed the agreed rate set forth above, all of which is payable in successive monthly installments and the number and amount of said installments are shown hereon. The first of these installments is payable on the First Payment Due Date shown above. Each successive installment on the same day of each succeeding month thereafter, the final installment being due and payable on the Final Payment Due Date shown above. Each installment shall be in the amount of installments shown above, if this Note is paid according to contract. Otherwise payments shall be applied first to NSF Check Charge then to interest and then to principal, the final payment shall be equal to the unpaid principal balance plus interest accrued and unpaid at the time the final installment is paid. If this Note is not paid at maturity, the unpaid balance shall bear interest after the final payment due date at the agreed rate shown above.

If you do not make a payment by the date it is due, or if you die, or if you fail to keep any promise or agreement in this Note or in any other instrument given as security for this loan, then you are in default. If you are in default, Lender may, after notice of intention to foreclose and opportunity to cure as provided by law, demand from you immediate payment of the entire amount of the unpaid principal and accrued but unpaid interest. Lender may also exercise all other legal rights such as taking possession of any property given as security, selling other property, and applying the money received from such sale to the amounts owed. If Lender refers this Note to any attorney (who is not Lender's employee, officer or director) for collection, you shall pay a reasonable attorney fee not in excess of \$50.00 prior to commencement of foreclosure or other legal action, if such fee is actually incurred by Lender after the 30-day notice and cure period required by law. If foreclosure or other legal action is taken against you and the decision of the court is in Lender's favor, you shall pay a reasonable attorney's fee. You shall also pay to Lender all court costs and other collection cost which Lender actually incurs in connection with any collection activity. You shall also pay to Lender all court costs and other collection costs which Lender actually incurs in connection with any collection activity.

The debt represented by this Note is secured by a Mortgage executed by the Borrower(s).

In the event of default in full payment of any scheduled installment, the Lender, at its option and upon giving notice to the Borrower(s), may declare the entire unpaid balance of the Amount Financed and accrued charges thereon at once due and payable. All parties to this Note severally waive demand and presentment for payment, notice of nonpayment, notice of protest and protest of this Note. All parties agree that their liability under this Note shall not be affected by an extension of the time of payment of all or any part of the amount owing at any time or times.

NSF CHECK CHARGE: If the principal amount of the loan is in excess of \$50,000 we may impose a charge of \$ **20.00** plus any amount passed on from other financial institutions for each check, or similar sight order returned or dishonored for any reason.

PREPAYMENT PENALTY: If the principal amount of the loan is in excess of \$50,000 and you prepay 90% or more of the unpaid balance, we may charge a prepayment penalty computed as follows: Five percent (5%) of the unpaid principal balance if prepaid during the first year from the Date of Note; or Four percent (4%) of the unpaid principal balance if prepaid during the second year from the Date of Note; or Three percent (3%) of the unpaid principal balance if prepaid during the third year from the Date of Note; or Two percent (2%) of the unpaid principal balance if prepaid during the fourth year from the Date of Note; or One percent (1%) of the unpaid principal balance if prepaid during the fifth year from the Date of Note.

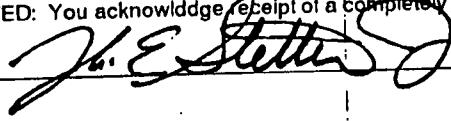
Demand Feature: [] Anytime after ____ year(s) from the date of this loan, we can demand the full balance and you will have to pay the principal amount of the loan and all unpaid interest accrued to the day we make the demand. If we elect to exercise this option you will be given written notice of election at least 90 days (but not more than 120 days) before payment in full is due. If you fail to pay, we will have the right to exercise any rights permitted under the Note, Mortgage or Deed of Trust that secures this loan. If we elect to exercise this option, and the Note calls for a prepayment penalty, that would be due, there will be no prepayment penalty.

SIGNATURE: You have signed this Note on the Date of Note in the presence of the person(s) identifying themselves below as witnesses.

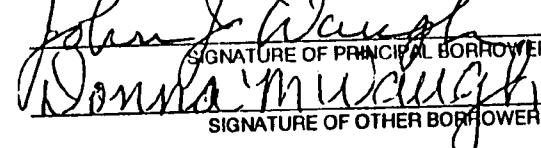
NOTICE: The following NOTICE applies if you were referred to us by a seller of consumer goods or services and a substantial portion of the proceeds of this loan is used for the purchase of consumer goods from that seller: **NOTICE**

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

COPY RECEIVED: You acknowledge receipt of a completely filled-in copy of this Note and a copy of the Federal Disclosure Statement on a separate sheet.

Witness:  L.S. (Seal)

SIGNATURE OF PRINCIPAL BORROWER

Witness:  L.S. (Seal)

SIGNATURE OF OTHER BORROWER

Witness:  L.S. (Seal)

SIGNATURE OF OTHER BORROWER

SEE REVERSE SIDE FOR ADDITIONAL TERMS AND CONDITIONS

For the purpose of enforcing the payment of this obligation, the holder shall have full power and authority to sell, assign, collect, compromise, transfer and deliver any and all collateral pledged or hypothecated to secure this Promissory Note or so much thereof as may be requisite. Such sales may be made whenever the Lender or any assignee may direct and may be public or private with or without advertisement and with or without notice to or demand on the makers or any of them and the Lender or any assignee may become the purchaser of any or all of said collateral at any such sale.

It is understood and agreed that the holder shall not be compelled to resort first to the collateral used for the security of this obligation, but may at election require said obligation to be paid by any maker or makers, endorser or endorsers, surety or sureties herein and to this agreement said makers, endorsers and sureties hereby specifically give their assent.

Each of the undersigned hereby agrees and asserts that additional makers, endorsers, guarantors, or sureties may become parties to this note either with or without notice to any of the undersigned, and without affecting the liability of any of the parties. Each of the undersigned hereby waives presentation of payment, demand, protest, and notice of protest and non-payment, and all defenses by reason of any extension of time of its payment that may be given by the Lender or assignee to the undersigned or any of them; and each of us hereby severally waives any and all benefits or relief from valuation and appraisal laws and homestead or other exemptions now in force or hereafter enacted against this debt or any renewal thereof; and the undersigned each agrees that it shall not be necessary for the Lender to resort to legal remedies against any of the parties to this note before proceeding against any other party. No release of one or more of the makers, co-makers, sureties, guarantors, or other parties in any capacity, whether by operation of law or by any act of the Lender or assignee of this Note, shall release any other maker, co-maker, surety, guarantor, or other party hereto in any capacity.

This Note shall be governed by the laws of the Commonwealth of Pennsylvania, except as may be preempted by the federal law, and in particular the provision of Section 501 of P.L. 96-221 governing first mortgage preemption shall apply if this loan is secured by a first mortgage on residential real estate or other property set forth in this section.

CREDIT INSURANCE: If you voluntarily request credit life or disability insurance, you acknowledge disclosure of the cost of such insurance and authorize us to include it in the balance payable under the note and security agreement.

You understand that credit insurance (which may include credit life, credit disability or credit personal property) is not required in connection with this loan and was not a factor in the approval of the extension of credit, and that you may obtain such insurance, if you want from any person you choose. If you have chosen to obtain credit insurance through Lender, then (a) your choice to obtain such credit insurance through Lender is indicated on a separately signed Federal Disclosure Statement, a copy of which has been given to you and (b) the cost of such credit insurance is included within the Amount Financed and is shown on the Itemization of Amount Financed.

CANCELLATION OF INSURANCE: If authorized by law, and Lender purchased any insurance for you which protects your account or collateral, you assign to us any returned or unearned insurance premiums, not in excess of the unpaid principal balance, to be applied to the unpaid principal balance.

BY MAKING PAYMENTS PROMPTLY WHEN DUE YOU WILL AVOID ADDITIONAL CHARGES.

**PLEASE BE SURE THIS RECEIPT BOOK
ACCOMPANIES YOUR PAYMENT**

This Deed,

MADE the 7th day of JUNE
in the year nineteen hundred and ninety-nine (1999)
BETWEEN MARGE WAUGH, widow, of RD #1 Box 22 K, Coalport, Pennsylvania 16627
hereafter known as the GRANTOR.....

A
N
D

JOHN J. WAUGH and DONNA M. WAUGH, husband and wife, of 123 McClellan Street,
Fallentimber, County of Cambria, Pennsylvania as Tenants by the Entireties
with Rights of Survivorship hereafter known as the GRANTEE.....

WITNESSETH, That in consideration of \$1.00
ONE DOLLAR and 00/100----- Dollars,
in hand paid, the receipt whereof is hereby acknowledged, the said grantor does hereby grant
and convey to the said grantees.

ALL

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

BEGINNING at a post, at the Northeast corner of Union and
Walnut Streets; thence along the line of the North side of Walnut
Street in an Easterly direction, one hundred fourteen (114) feet to
Hill Street; thence along the line of the West side of Hill Street
in a Northerly direction forty-five (45) feet more or less, to the
right of way of the Pennsylvania Railroad; thence along the line of
the right of way of the Pennsylvania Railroad in a Northwesterly
direction one hundred eighteen (118) feet, more or less, to Union
Street; thence along the Eastern line of Union Street one hundred
fifty (150) feet more or less, to the place of beginning. Said
plot containing Lots Nos. 82, 83 and 66 and a portion of Lot No. 67
and a portion of Lot No. 84 in Kratzer's Addition to the Village of
Rosebud, having thereon erected a two story, frame dwelling.



CLEARFIELD COUNTY

BEING the same premise which title became vested in John E. Waugh and Marge Waugh, husband and wife, by deed from Edwina Zwiener, Administratrix of the Estate of Alberta Eagler, deceased, late of the Borough of Curwensville, Clearfield County, Pennsylvania, dated July 25, 1990 and recorded in Clearfield County Deed Book Volume 1354 at page 532 on July 26, 1990. The said John E. Waugh died on August 6, 1997 vesting title solely in Marge Waugh, his wife.

BEING identified by Clearfield County Assessment Map Number 101-H17-416-54.

THIS is a transfer from mother to son and daughter-in-law, therefore there is an exemption imposition of realty taxes.

THE scrivener hereof has not examined the title to the within described premises.

THIS deed is made under and subject to the exceptions, reservations, restrictions, and conditions as exists by virtue of prior recorded instruments, deeds or conveyances.

GRANTORS state that the above property is not presently being used, nor to the best of their knowledge, information and belief, has it ever been used for the disposal of hazardous wastes. This statement is made in compliance with the Solid Waste Management Act No. 1980-97, Section 405.2.

NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1986", I/we, the undersigned grantees/grantees, hereby certify that I/we know and understand that I/we may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract with the owners of the economic interest in the coal. I/we further certify that this certification is in a color contrasting with that in the deed proper and is printed in twelve point type preceded by the word "notice" printed in twenty-four point type.

Witness:

John J. Waugh
John J. Waugh
Donna M. Waugh
Donna M. Waugh

This 7th day of June, 1999.

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT. (This Notice is set forth pursuant to Act No. 233, approved September 10, 1985, as amended.)

AND the said grantor will
hereby conveyed.

WARRANT AND FOREVER DEFEND the property

IN WITNESS WHEREOF, said grantor has hereunto set her hand and seal, the day and year first above-written.

Sealed and delivered in the presence of

Marge Waugh (MARG)
Marge Waugh (MARG)
..... (MARG)
..... (MARG)
..... (MARG)
..... (MARG)
..... (MARG)

CERTIFICATE OF RESIDENCE

I hereby certify, that the precise residence of the grantee, named
123 McClellan Street, Fallentimber, PA 16639
began is as follows:
John Lynn Hallen
Attorney or Agent for Grantee

Commonwealth of Pennsylvania
County of BLAIR } SS:

On this, the 7th day of June 1999, before me a notary public
the undersigned officer, personally appeared Marge Waugh
known to me (or satisfactorily proven) to be the person whose name is subscribed to the within
instrument, and acknowledged that she executed the same for the purpose therein
contained.

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



County of SS:

On this, the day of 19, before me
the undersigned officer, personally appeared
known to me (or satisfactorily proven) to be the person whose name is subscribed to the within
instrument, and acknowledged that she executed the same for the purpose therein
contained.

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

My Commission Expires

State of

County of

On this, the day of 19 before me
the undersigned officer, personally appeared

known to me (or satisfactorily proven) to be the person whose name subscribed to the within instrument, and acknowledged that executed the same for the purpose therein contained.

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

My Commission Expires

State of

County of

On this, the day of 19 before me

the undersigned officer, personally appeared
known to me (or satisfactorily proven) to be the person whose name subscribed to the within instrument, and acknowledged that executed the same for the purpose therein contained.

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

My Commission Expires

DEED

WARRANTY DEED - Published and Sold by
The Printubus Co., Williamsport, Pa.

MARGIE WAUGH, Grantor

AND

JOHN J. and DONNA M.
WAUGH, Grantees

Dated 1 June 1999

For property situated in the

Township of Beccaria, County
of Clearfield, Pennsylvania

Consideration \$1.00

Recorded

Entered for Record in the Recorder's

Office of _____, County, the day of Tax, \$ _____
19 _____, Fees, \$ _____
Recorder _____

Wm. Lynn Hollen

Attorney at Law
1633 East Pleasant Valley Blvd.
Albion, PA 16402
(814) 922-1131

The Conscript - Grantees - Princia Gallatin Area
(814) 672-3790

Commonwealth of Pennsylvania

County of

SS:

RECORDED in the Office for Recording of Deeds, etc., in and for said County, in Deed
Book No. , Page

WITNESS my Hand and Official Seal this day of , 19

KAREN L. STARCK
REGISTER AND RECORDER
CLEARFIELD COUNTY, PA
Pennsylvania

INSTRUMENT NUMBER
19909540
RECORDED ON
JUN 07 1999
12:14:41 AM

RECORDING FEES - \$15.00
COURT IMPROVEMENT \$1.00
FINDING
RECORDED \$1.00
IMPROVEMENT FEE
STATE WRIT TAX \$0.50
TOTAL \$17.50
RECORDED
1999-06-07 14:41:33

Recorder of Deeds

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by AMERICAN GENERAL CONSUMER DISCOUNT CO. (hereinafter we, us or ours) on your property located at Rd #1 Box 22K, Coalport, PA 16627, IS IN SERIOUS DEFAULT (because you have not made the monthly payments of 438.72 for the months of June 2003, July 2003, and _____, and/or because Partial payment for May 2003 of \$369.84).

Late charges and other charges have also accrued to this date in the amount of

The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter, is \$1,347.42.

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to us the above amount of \$1,347.42, plus any additional monthly payments and late charge which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at AMERICAN GENERAL CONSUMER DISCOUNT CO., 1228 Pleasant Valley Blvd., Altoona, PA 16502.

If you do not cure the default within THIRTY (30) DAYS, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, we also intend to instruct our attorneys to start a lawsuit to foreclose you. If the mortgage is foreclosed your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin legal proceeding against you, you will still have to pay the reasonable attorneys' fees, actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the thirty day period, you will not be required to pay attorney's fees.

We may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the thirty 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 foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale (and perform any other requirements under the mortgage). It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately October 14, 2003. A notice of the date of the Sheriff 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 will be by calling us at the following number: (814) 944-2547. This payment must be cash, cashier's check, certified check, or money order and made payable to us at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in the property. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU 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. (YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE 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 UNDER THE MORTGAGE ARE SATISFIED.] CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST.) YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three times in any calendar year.

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 to 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 listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717)780-1869.

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

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

HOMEOWNER'S NAME:	John J. Waugh
PROPERTY ADDRESS:	RR 1 Box 22K, Coalport, PA 16627
LOAN ACCT. NO.:	16692223
ORIGINAL LENDER:	American General Consumer Discount Co., Inc.
CURRENT LENDER/SERVICER:	American General Consumer Discount Co., Inc.

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 "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 the 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 the 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 and 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.)

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 is as follows:

RR 1 Box 22K, Coalport, PA 16627

IS SERIOUSLY IN DEFAULT because:

STATEMENTS OF POLICY

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

partial payment of \$369.84 for May 2003, \$488.79 for June 2003, and \$488.79 for July 2003.

Other charges (explain/itemize): _____

TOTAL AMOUNT PAST DUE: \$1347.42

B. 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 \$_____, 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:

American General Consumer Discount Co.
1228 Pleasant Valley Blvd.
Altoona, Pa 16602

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.)

IF YOU DO NOT CURE THE DEFAULT--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 mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON--The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before 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 attorney's 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 3 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: American General Consumer Discount Co.

Address: 1228 Pleasant Valley Blvd.
Altoona, PA 16602

Phone Number: (814) 944-2547

Fax Number: (814) 944-6893

Contact Person: Tricia A. Wareham

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 furnishings and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE--You may or x may not (CHECK ONE) 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.

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 A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY
SEE APPENDIX C

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

ADAMS COUNTY

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

CCCS of Western Pa.
 2000 Linglestown Rd.
 Harrisburg, PA 17268
 (717) 541-1757 -- FAX (717) 541-4670

Financial Counseling Services of Franklin
 31 W. 3rd St.
 Waynesboro, PA Rd.
 (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
 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 (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
 (800) 792-2801, FAX (412) 391-4512

Community Action Southwestern
 22 W. High St.
 Waynesburg, PA 15370
 (724) 852-2893

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

Housing Opportunities, Inc.
 133 Seventy St., P. O. Box 9
 McKeesport, PA 15132
 (412) 664-1906 -- FAX # (412) 664-0873

Urban League of Pittsburgh
 Building for Equal Opportunity
 One Smithfield St.
 Pittsburgh, PA 15222-2222
 (412) 227-4802 -- FAX # (412) 261-5207

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

ARMSTRONG COUNTY

CCCS of Western Pennsylvania, Inc.
 217 E. Plank Road
 Altoona, PA 16602
 (814) 944-8100 -- FAX (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
 650 Corporation St., Suite 207
 Beaver, PA 15009
 (724) 728-7511

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

BLAIR COUNTY

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

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

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 Corp.
 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

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

BERKS COUNTY

Budget Counseling Center
 247 N. 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

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 -- FAX (814) 944-5747

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

BRADFORD COUNTY

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

2. 31 W. Market St.
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX # (570) 821-1785

3. 9 South 7th Street
 Stroudsburg, PA 18360
 (570) 420-8980 or (800) 922-9537
 FAX (570) 420-8981
 4. 1631 S. Atherton St., Suite 100
 State College, PA 16801
 (814) 238-3668 -- FAX (814) 238-3669

The Trehab Center of Northeastern Pa
 1. 10 Public Avenue
 Montrose, PA 18801
 (570) 278-3338 or (800) 982-4045
 FAX # (570) 278-1889

2. 185 Elmira St. P.O. Box 218
 Troy, PA 16947
 (570) 297-2101

3. German St. P.O. Box 389
 Dushore, PA 18614
 (570) 928-9668 -- FAX (570) 928-1144

4. 103 Warren Street, P. O. Box 709
 Tunkhannock, PA 18657
 (570) 836-6840 -- FAX (570) 836-6332

5. 33 Walnut Street
 Wellsboro, PA 16901
 (570) 724-5252 -- FAX (570) 724-5712

6. 931 Main Street
 Honesdale, PA 18431
 (570) 253-8941 -- FAX (570) 253-4817

BUCKS COUNTY

Acorn Housing Corporation
 846 North Broad St.
 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 Floor
 Philadelphia, PA 19140
 (215) 426-8025 -- FAX (215) 426-9122

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

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

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

American Credit Counseling Institute
 1. 845 Coates St
 Coatesville, PA 19320
 (888) 212-6741
 2. 144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210 -- FAX (610) 265-4814
 3. 755 York Rd., Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

BUTLER COUNTY

Action Housing, Inc.
 426 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102
 FAX (412) 391

CCCS of Western PA
 YMCA Building
 139 N. Washington Street
 Butler, PA 16001
 (214) 282-7812

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

Mon-Valley Unemployed Comm.
 120 E. 9th Ave.
 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
 1111 1/2 Box 384
 Everett, PA 15537
 (814) 623-9129 -- FAX (814) 623-6187

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

Indiana County Comm. Action Program
 827 Water St., 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
 Johnston, PA 15904
 (814) 539-6335

CAMBRIA COUNTY(Cont)

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

CAMERON COUNTY

Northern Tier Community Action Corp.
P. O. Box 389, 135 W. 4th St.
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 Northeastern PA
1631 S. Atherton St., Suite 100
State College, PA 16801
(814) 238-3668 -- FAX (814) 238-3669

CARBON COUNTY

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 (800) 220-2733
717 and 814 only for 800
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania:
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981
4. 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 (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CENTRE COUNTY

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

Lycoming-Clinton Counties
Commission for Community Action
2138 Lincoln St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

CHESTER COUNTY

Acorn Housing Corporation
846 N. 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 N. Fifth St.
Reading, PA 19601
(215) 375-7866 -- FAX # (215) 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) 426-8122

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 St.
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567

Phila Council for Community Adv
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941

Tabor Community Services, Inc.
439 E. King St.
Lancaster, PA 17602
(717) 397-5182 or (800) 788-5082 (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
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 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 N. Washington St.
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY

Keystone Economic Dev. Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556 -- FAX # (814) 539-1688

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

CCCS of Western PA
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 St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

COLUMBIA COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

Commission on Economics Opportunity

of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CRAWFORD COUNTY

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

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

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

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

CUMBERLAND COUNTY

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

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) 232-9459

YWCA of Carlisle
301 G St.
Carlisle, PA 17013
(717) 243-3818 -- FAX # (717) 243-3589

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 Rd.
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

DELWARE COUNTY

Acorn Housing Corporation
846 North Broad St.
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

Consumer Credit Counseling
Service of Delaware Valley
121 Chestnut St. - Suite 400
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

DELAWARE COUNTY (Cont)

Philadelphia Council for Community Advance 100 N. 17th St. 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 1. 175 Strafford Ave., Suite 1 Wayne PA 19087 (610) 971-2210--FAX (610) 687-7860 2. 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- Pager (610) 973-6219

ELK COUNTY

John F. Kennedy Center, Inc. East 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
Northern Tier Community Action Corp. P. O. Box 389, 135 W. 4th St. Emporium, PA 15834 (814) 486-1161 -- FAX (814) 486-0825

ERIE COUNTY

Booker T. Washington Ctr. 1720 Holland St. Erie, PA 16503 (814) 453-5744 -- FAX (814) 453-5749
Greater Erie Community Action Committee 18 West 9th St. Erie, PA 16501 (814) 459-4581 -- FAX (814) 456-0161
John F. Kennedy Center, Inc. 2021 East 20th St. 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 Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893
CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290

Fayette CoCommunity Action Agency, Inc. 137 North Beeson Ave. Uniontown, PA 15401 (724) 437-6050 or (800) 427-INFO FAX (724) 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 Comm. 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962
FOREST COUNTY
Warren-Forrest Counties Economic Opportunity Council 204 Liberty St. P.O. 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

FRANKLIN COUNTY

CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
American Red Cross - Hanover Chapter 529 Carlisle St. 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

JEFFERSON COUNTY

John F. Kennedy Center, Inc. 2021 E. 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
CCCS of Western Pennsylvania, Inc. YMCA Building 339 N. Washington St. Butler, PA 16001 (724) 282-7812
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 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 1. 31 W. Market St., POB 1127 Wilkes-Barre, PA 18702 (570) 821-0827 or (800) 922-9537 FAX # (570) 821-1785
2. 1400 Abington Executive Park, Suite 1 Clarks Summitt, 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 or (800) 220-2733 (717) & (814) ONLY -- FAX (215) 821-8932

CCCS of Western Pennsylvania, Inc. 912 South George St. York, PA 17403 (717) 846-4176
Tabor Comm. Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127
LAWRENCE COUNTY

CCCS of Western Pennsylvania 1. 1st Federal Plaza - Suite North Mill St. New Castle, PA 16101 (724) 652-8074
2. 312 Chestnut Street, Suite 227 Lindale, PA 16335 (714) 333-8570
Sherriago Valley Urban League, Inc. 602 Indiana Ave. Farrell, PA 16121 (724) 981-5310
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 (724) 728-7202 -- FAX (724) 728-7202
LEBANON

Economic Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429
Tabor Community Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127

LEHIGH COUNTY

CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 (717) and *814) ONLY -- FAX (610) 821-8932
Economic Opport Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

Comm on Economics Opportunity of Luzerne Co
 163 Amber Lane.
 Wilkes-Barre, PA 18702
 (570) 826-0510 or (800) 822-0359
 FAX (570) 829-1665 --CALL BEFORE FAXING
 (570) 455-4994 HAZELTON
 FAX # (717) 455-563 -- 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
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 201 Basin Street
 Williamsport, PA 17703
 (570) 323-6627 -- FAX (570) 323-6626

Lycoming-Clinton Counties Commission
 for Community Action (STEP)
 2136 Lincoln Street, P.O. Box 1328
 Williamsport, PA 17703
 (717) 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 Comm. Action Corp.
 P. O. Box 389, 135 W. 4th St.
 Emporium, PA 15834
 (814) 486-1161 -- FAX (814) 486-0825

MERCER COUNTY

Shenago Valley Urban League, Inc.
 601 Indiana Ave.
 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 Northeast PA
 1631 S. Atherton St., Suite 100
 State College, PA 16801
 (814) 238-3668 -- FAX (814) 238-3669

MONROE COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 9 South 7th Street
 Stroudsburg, PA 18360
 (570) 420-8980 or (800) 922-9537
 FAX (570) 420-8981

Comm on Economics Opportunity of Luzerne Co
 163 Amber Lane.
 Wilkes-Barre, PA 18702
 (570) 826-0510 or (800) 822-0359
 FAX (570) 829-1665 --CALL BEFORE FAXING
 (570) 455-4994 HAZELTON
 FAX # (717) 455-563 -- CALL BEFORE FAXING
 (570) 836-4090 TUNKHANNOCK

MONTGOMERY COUNTY

Acorn Housing Corporation
 846 N. Broad St.
 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
 113 E. Main 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 -- FAX (610) 565-8567

Philadelphia Council For Community Advmnt
 100 N. 17th St. Suite 600
 Philadelphia, PA 19103
 (215) 567-7803 -- FAX (215) 963-9941

American Credit Counseling Institute
 1. 845 Coates St.
 Coatesville, PA 19320
 (888) 212-6741
 2. 144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210 -- FAX (610) 265-4814
 3. 755 York Rd, Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

MONTOUR COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

NORTHAMPTON COUNTY

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

NORTHUMBERLAND COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 201 Basin Street
 Williamsport, PA 17703
 (570) 323-6627 -- FAX (570) 323-6626

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

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Rd.
 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 St.
 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
 (717) 243-3818 -- FAX (717) 243-3948

PHILADELPHIA

Acorn Housing Corporation
 846 N. Broad St.
 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
 1. 1515 Market Street, Suite 1325
 Philadelphia, PA 19107
 (215) 563-5665 -- FAX (215) 864-2666
 2. 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 Assoc. of Delaware Valley
 1. 1500 Walnut Street, Suite 601
 Philadelphia, PA 19102
 (215) 545-6010 -- FAX (215) 790-0132
 2. 658 North Watts Street
 Philadelphia, PA 19123
 (215) 978-0224 -- FAX (215) 765-7614

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

PCCA
 100 N. 17th St. 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 Credit Counseling Institute
 1. 845 Coates St.
 Coatesville, PA 19320
 (888) 212-6741
 2. 144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210 -- FAX (610) 265-4814
 3. 755 York Rd, Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

PIKE COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 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 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

SCHUYLKILL COUNTY

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

Economic Opportunity 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 (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 Rd.
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

SOMERSET 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.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

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

SULLIVAN COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

TIoga County

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

UNION COUNTY

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

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

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

VENAGO COUNTY

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th St.
Erie, PA 16510
(814) 898-0400 -- FAX (814) 89841243

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

WARREN COUNTY *

Booker T. Washington Center
1720 Holland St.
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
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

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

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

2. 53 N. College Street
Washington, PA 15301
(724) 222-8292

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

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

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

2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

4. Trehab Center of Northeastern PA
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799

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

3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783

4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817

5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332

6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

WAYNE COUNTY

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

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

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

WESTMORELAND COUNTY (Cont)

CCCS of Western Pennsylvania, Inc. 1. 1 North Gate Square, 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290 2. 199 Edison Street Uniontown, PA 15401 (724) 439-8939
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (724) 465-2657 -- FAX (724) 465-5118
Keystone Economic Dev. Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6558 -- FAX (814) 539-1688
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 or (800) 452-0148 FAX (814) 443-3690
Credit Counselors of PA 401 Wood Street, Suite 808 Pittsburgh, PA 15222 (412) 338-9954 or (800) 737-2933 FAX (412) 338-9963

WYOMING COUNTY

Common Economics Opportunity of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 (570) 826-0510 or (800) 822-0359 FAX (570) 829-1665 -- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631--CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK
CCCS of Northeastern PA 1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1 (800) 922-9537 FAX (570) 587-9134/9135
2. 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 1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783
4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18557 (570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889

YORK COUNTY

American Red Cross Hanover Chapter 529 Carlisle St. Hanover, PA 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. 1. 200 Linglestown Rd. Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670
2. 912 S. George St. York, PA 17403 (717) 846-4176
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX (717) 334-8326

AMERICAN
GENERAL
FINANCIAL SERVICES

Date: July 14, 2003

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by AMERICAN GENERAL CONSUMER DISCOUNT CO. (hereinafter we, us or ours) on your property located at Rd #1 Box 22K, Coalport, PA 16627, IS IN SERIOUS DEFAULT (because you have not made the monthly payments of 438.72 for the months of June 2003, July 2003, and , and/or because Partial payment for May 2003 of \$369.84).

Late charges and other charges have also accrued to this date in the amount of

The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter, is \$1,347.42.

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to us the above amount of \$1,347.42, plus any additional monthly payments and late charge which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at AMERICAN GENERAL CONSUMER DISCOUNT CO., 1228 Pleasant Valley Blvd., Altoona, PA 16602.

If you do not cure the default within THIRTY (30) DAYS, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, we also intend to instruct our attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin legal proceedings against you, you will still have to pay the reasonable attorneys' fees, actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the thirty day period, you will not be required to pay attorney's fees.

We may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the thirty 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 foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale (and perform any other requirements under the mortgage). It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately October 14, 2003. A notice of the 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 will be by calling us at the following number: (814) 944-2547. This payment must be in cash, cashier's check, certified check, or money order and made payable to us at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU 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. (YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE 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 UNDER THE MORTGAGE ARE SATISFIED.] CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST.) YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three times in any calendar year.

NATURE OF THE DEFAULT-The MORTGAGE debt held by the above lender on your property located at:
RR 1 Box 22K, Coalport, PA 16627

IS SERIOUSLY IN DEFAULT because:

STATEMENTS OF POLICY

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

partial payment of \$369.84 for May 2003, \$488.79 for June 2003, and \$488.79 for July 2003.

Other charges (explain/itemize):

TOTAL AMOUNT PAST DUE: **\$1347.42**

2. **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 \$ _____, 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:

American General Consumer Discount Co.

1228 Pleasant Valley Blvd.

Altoona, Pa 16602

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.)

IF YOU DO NOT CURE THE DEFAULT—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 mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON—The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before 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 attorney's 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 3 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: American General Consumer Discount Co.

Name of Lender: 1228 Pleasant Valley Blvd.

Address: Altoona, PA 16602

Phone Number: (814) 944-2547

Fax Number: (814) 944-6893

Contact Person: Tricia A. Wareham

Contact Person: _____

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 furnishings and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE--You may or may not (CHECK ONE) 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.

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 A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY
SEE APPENDIX C

POTTER COUNTY

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

SCHUYLKILL COUNTY

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

Economic Opportunity 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 (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 Rd.
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

SOMERSET 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.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

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

SULLIVAN COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

WARREN COUNTY

Booker T. Washington Center
1720 Holland St.
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
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

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

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 53 N. College Street
Washington, PA 15301
(724) 222-8292

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

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

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
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

1. Trehab Center of Northeastern PA
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

WAYNE COUNTY

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

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

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

VENAGO COUNTY

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th St.
Erie, PA 16510
(814) 898-0400 -- FAX (814) 89841243

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

WESTMORELAND COUNTY (Cont)

CCCS of Western Pennsylvania, Inc. 1. 1 North Gate Square, 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
2. 199 Edison Street Uniontown, PA 15401 (724) 439-8939
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (724) 465-2657 -- FAX (724) 465-5118
Keystone Economic Dev. Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6558 -- FAX (814) 539-1688
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 or (800) 452-0148 FAX (814) 443-3690
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or (800) 737-2933 FAX (412) 338-9963

WYOMING COUNTY

Common Economics Opportunity of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 (570) 826-0510 or (800) 822-0359 FAX (570) 829-1665 -- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631--CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK
CCCS of Northeastern PA 1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1 (800) 922-9537 FAX (570) 587-9134/9135
2. 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 1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783
4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889

YORK COUNTY

American Red Cross Hanover Chapter 529 Carlisle St. Hanover, PA 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. 1. 200 Linglestown Rd. Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670
2. 912 S. George St. York, PA 17403 (717) 846-4176

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

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 to 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 listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717)780-1869.)

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

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

HOMEOWNER'S NAME:

Donna M Waugh

PROPERTY ADDRESS:

RR 1 Box 22K, Coalport, PA 16627

LOAN ACCT. NO.:

16692223

ORIGINAL LENDER:

American General Consumer Discount Co., Inc.

CURRENT LENDER/SERVICER:

American General Consumer Discount Co., Inc.

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 "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 the 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 the 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 and 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.)

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 22K, Coalport, PA 16627

IS SERIOUSLY IN DEFAULT because:

STATEMENTS OF POLICY

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

partial payment of \$369.84 for May 2003, \$488.79 for June 2003, and \$488.79 for July 2003.

Other charges (explain/itemize): _____

TOTAL AMOUNT PAST DUE: \$1347.42

B. 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 \$ _____, 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:

American General Consumer Discount Co.

1228 Pleasant Valley Blvd.

Altoona, Pa 16602

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.)

IF YOU DO NOT CURE THE DEFAULT—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 mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON—The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before 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 attorney's 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 3 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: American General Consumer Discount Co.

Address: 1228 Pleasant Valley Blvd.

Altoona, PA 16602

Phone Number: (814) 944-2547

Fax Number: (814) 944-6893

Contact Person: Tricia A. Wareham

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 furnishings and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE—You may or x may not (CHECK ONE) 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.

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 A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY
SEE APPENDIX C

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

ADAMS COUNTY		BEDFORD COUNTY		BUCKS COUNTY	
American Red Cross-Hanover Chapter 529 Carlisle St. Hanover, PA 17331 (717) 637-3768 -- FAX (717) 637-3294		Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 -- FAX (814) 623-7187		Acorn Housing Corporation 846 North Broad St. Philadelphia, PA 19130 (215) 765-1221 -- FAX # (215) 765-1427	
CCCS of Western Pa. 2000 Linglestown Rd. Harrisburg, PA 17268 (717) 541-1757 -- FAX (717) 541-4670		CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747		Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 -- FAX (215) 324-8753	
Financial Counseling Services of Franklin 31 W. 3rd St. Waynesboro, PA Rd. (717) 762-3285		Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX # (814) 539-1688		Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 -- FAX # (215) 750-4318	
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX # (717) 334-8326		Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 1(800) 452-0148 FAX # (814) 443-3690		CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia, PA 19107 (215) 563-5665 -- FAX (215) 864-2666	
ALLEGHENY COUNTY		BERKS COUNTY		HACE	
Pennsylvania Housing Finance Agency 2275 Swallow Hill Road, Bldg. 200 Pittsburgh, PA 15220 (412) 429-2842 -- FAX (412) 429-2835		Budget Counseling Center 247 N. Fifth Street Reading, PA 19601 (610) 375-7866 -- FAX (610) 375-7830		167 Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 -- FAX (215) 426-9122	
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or (800) 737-2933 FAX (412) 338-9963		CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 (814) only FAX (610) 821-8932		CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose, PA 19047 (215) 563-5665	
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956, or (412) 281-2102 or (800) 792-2801, FAX (412) 391-4512		Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 -- FAX (717) 622-0429		Community Dev'l. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 -- FAX (215) 744-2012	
Community Action Southwestern 22 W. High St. Waynesburg, PA 15370 (724) 852-2893		Community Housing Counselor, Inc. P. O. Box 244 Kennett Square, PA 19348 (610) 444-3682 -- FAX (610) 444-8243		CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 FAX (610) 821-8932	
CCCS of Western Pennsylvania, Inc. 309 Smithfield St. Pittsburgh, PA 15222 (412) 471-7584		BLAIR COUNTY		American Credit Counseling Institute 1. 845 Coates St Coatesville, PA 19320 (888) 212-6741 2. 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- FAX (610) 265-4814 3. 755 York Rd., Suite 103 Warrington, PA 18974 (215) 444-9429 -- FAX (215) 956-6344	
Housing Opportunities, Inc. 133 Seventy St., P. O. Box 9 McKeesport, PA 15132 (412) 664-1906 -- FAX # (412) 664-0873		Bedford-Fulton Housing Services R.D.1, Box 384 Everett, PA 15537 (814) 623-9129		BUTLER COUNTY	
Urban League of Pittsburgh Building for Equal Opportunity One Smithfield St. Pittsburgh, PA 15222-2222 (412) 227-4802 -- FAX # (412) 261-5207		Keystone Economic Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688		Action Housing, Inc. 426 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391	
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962		CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747		CCCS of Western PA YMCA Building 339 N. Washington Street Butler, PA 16001 (724) 282-7812	
ARMSTRONG COUNTY		Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343		Housing Opportunities, Inc. 650 Corporate St., Suite 207. McKeesport, PA 15132 (412) 664-1590 -- FAX (412) 664-0873	
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747		BRADFORD COUNTY		Mon-Valley Unemployed Comm. 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964	
Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 -- FAX # (724) 465-5118		CCCS of Northeastern Pennsylvania: 1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or (800) 922-9537 FAX # (570) 587-9134/9135		Housing Opportunities Inc. 103 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		2. 31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX # (570) 821-1785		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		3. 9 South 7th Street Stroudsburg, PA 18360 (570) 420-8980 or (800) 922-9537 FAX (570) 420-8981		CAMBRIA COUNTY	
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 -- FAX (412) 391-4512		4. 1631 S. Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 -- FAX (814) 238-3669		Bedford-Fulton Housing Services R.D.1, Box 384 Everett, PA 15537 (814) 623-9129 -- FAX (814) 623-6187	
CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0793		The Trehab Center of Northeastern Pa		CCCS of Western PA 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747	
Housing Opportunities of Beaver County 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511		1. 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX # (570) 278-1889		Indiana County Comm. Action Program 827 Water St., Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX # (412) 465-5118	
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964		2. 185 Elmira St. P.O. Box 218 Troy, PA 16947 (570) 297-2101		Keystone Econ Development Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX # (814) 539-1688	
BLAIR COUNTY		3. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144		CCCS of Western PA 19-A College Park Plaza Johnston, PA 15904 (814) 539-6225	
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1 (800) 737-2933 FAX # (412) 338-9963		4. 103 Warren Street, P. O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332			
Housing Opportunities Inc. 133 Seventh Street, P. O. Box 9 McKeesport, PA 15134 (412) 664-1906 -- FAX (412) 664-0873		5. 33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 -- FAX (570) 724-5783			
		6. 931 Main Street Honesdale, PA 18431 (570) 253-8941 -- FAX (570) 253-4			

CAMBRIA COUNTY(Cont)

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

CAMERON COUNTY

Northern Tier Community Action Corp.
P. O. Box 389, 135 W. 4th St.
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 Northeastern PA
1631 S. Atherton St., Suite 100
State College, PA 16801
(814) 238-3668 -- FAX (814) 238-3669

CARBON COUNTY

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 (800) 220-2733
717 and 814 only for 800
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania:
1. 1400 Abington Executive Park, Suite 1
Clarke Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981
4. 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 (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631-CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CENTRE COUNTY

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

Lycoming-Clinton Counties
Commission for Community Action
2138 Lincoln St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

CHESTER COUNTY

Acorn Housing Corporation
846 N. 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 N. fifth St.
Reading, PA 19601
(215) 375-7866 -- FAX # (215) 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) 426-8122

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 St.
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567

Phila Council for Community Adv
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941

Tabor Community Services, Inc.
439 E. King St.
Lancaster, PA 17602
(717) 397-5182 or (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
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 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 N. Washington St.
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY

Keystone Economic Dev. Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556 -- FAX # (814) 539-1688

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

CCCS of Western PA
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 St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

COLUMBIA COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

Commission on Economics Opportunity

of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631-CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CRAWFORD COUNTY

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

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

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

Shenago Valley Urban League, Inc.
601 Indiana Ave.
Farrell, PA 16121
(412) 981-5310

CUMBERLAND COUNTY

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

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) 232-9459

YWCA of Carlisle
301 G St.
Carlisle, PA 17013
(717) 243-3818 -- FAX # (717) 243-3589

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 Rd.
Harrisburg, PA 17102
(717) 541-1757 -- FAX (717) 541-4670

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

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

DELAWARE COUNTY

Acorn Housing Corporation
846 North Broad St.
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

Consumer Credit Counseling
Service of Delaware Valley
121 Chestnut St. - Suite 400
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

DELAWARE COUNTY (Cont)

Philadelphia Council for Community Advance 100 N. 17th St. 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 1. 175 Strafford Ave., Suite 1 Wayne PA 19087 (610) 971-2210--FAX (610) 687-7860 2. 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- Pager (610) 973-6219

ELK COUNTY

John F. Kennedy Center, Inc. East 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
Northern Tier Community Action Corp. P. O. Box 389, 135 W. 4th St. Emporium, PA 15834 (814) 486-1161 -- FAX (814) 486-0825

ERIE COUNTY

Booker T. Washington Ctr. 1720 Holland St. Erie, PA 16503 (814) 453-5744 -- FAX (814) 453-5749
Greater Erie Community Action Committee 18 West 9th St. Erie, PA 16501 (814) 459-4581 -- FAX (814) 456-0161
John F. Kennedy Center, Inc. 2021 East 20th St. 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 Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893
CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290

Fayette CoCommunity Action Agency, Inc. 137 North Beeson Ave. Uniontown, PA 15401 (724) 437-6050 or (800) 427-INFO FAX (724) 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 Comm. 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962

FOREST COUNTY
Warren-Forrest Counties Economic Opportunity Council 204 Liberty St. P.O. 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

FRANKLIN COUNTY

CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
American Red Cross - Hanover Chapter 529 Carlisle St. 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

JEFFERSON COUNTY

John F. Kennedy Center, Inc. 2021 E. 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
CCCS of Western Pennsylvania, Inc. YMCA Building 339 N. Washington St. Butler, PA 16001 (724) 282-7812

INDIANA CO. COMMUNITY ACTION PROGRAM

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania

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

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

Comm on Economics Opportunity of Luzerne Co
163 Amber Lane.

Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (570) 829-1665 --CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX # (717) 455-563 -- 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

1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915
3. 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
(717) 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) 898-1243Northern Tier Comm. Action Corp.
P. O. Box 389, 135 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825**MERCER COUNTY**Shenago Valley Urban League, Inc.
601 Indiana Ave.
Farrell, PA 16121
(724) 981-5310CCCS 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) 944-5747Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343CCCS of Northeast PA
1631 S. Atherton St., Suite 100
State College, PA 16801
(814) 238-3668 -- FAX (814) 238-3669**MONROE COUNTY**CCCS of Northeastern Pennsylvania

1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

COMM ON ECONOMICS OPPORTUNITY OF LUZERNE COUNTY

163 Amber Lane.
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (570) 829-1665 --CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX # (717) 455-563 -- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

MONTGOMERY COUNTYAcorn Housing Corporation
846 N. Broad St.
Philadelphia, PA 19130
(215) 765-1221 -- FAX (215) 765-1427Northwest Counseling Service
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500 -- FAX (215) 324-8753CCCS of Delaware Valley
Norristown Business Center
190 W. Germantown Pike, Suite 140
Norristown, PA 19401
(215) 563-5665Community Action Development Comm
113 E. Main Street
Norristown, PA 19401
(610) 277-6363 -- FAX (610) 277-2123CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665 -- FAX (215) 864-2666Community Housing Counselors, Inc.
P. O. Box 244
Kennett Square, PA 19348
(215) 444-3682 -- FAX (215) 444-8243Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567Philadelphia Council For Community Advmnt
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941American Credit Counseling Institute

1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 755 York Rd, Suite 103
Warrminster, PA 18974
(215) 444-9429 -- FAX (215) 956-6344

MONTOUR COUNTY

CCCS of Northeastern Pennsylvania

1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

NORTHAMPTON COUNTYCCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 or (800) 220-2733
(717) & (814) ONLY -- FAX (610) 821-8932**NORTHUMBERLAND COUNTY**CCCS of Northeastern Pennsylvania

1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915
3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

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

CCCS of Western Pennsylvania, Inc.

2000 Linglestown Rd.
Harrisburg, PA 17102
(717) 541-1757 -- FAX (717) 541-4670

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285Urban League of Metropolitan Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925 -- FAX (717) 234-9459Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343YWCA of Carlisle
301 G St.
Carlisle, PA 17013
(717) 243-3818 -- FAX (717) 243-3948Community Action Commission of
The Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757 -- FAX (717) 234-2227
(717) 243-3818 -- FAX (717) 243-3948**PHILADELPHIA**Acorn Housing Corporation
846 N. Broad St.
Philadelphia, PA 19130
(215) 765-1221 -- FAX (215) 765-1427Northwest Counseling Service
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500 -- FAX (215) 324-8753CCCS of Delaware Valley

1. 1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665 -- FAX (215) 864-2666
2. 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) 426-9122Housing Assoc. of Delaware Valley

1. 1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010 -- FAX (215) 790-0132
2. 658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224 -- FAX (215) 765-7614

Media Fellowship House
302 S. Jackson St.
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567PCCA
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941Community Devel. Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990 -- FAX (215) 744-2012American Credit Counseling Institute

1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 755 York Rd, Suite 103
Warrminster, PA 18974
(215) 444-9429 -- FAX (215) 956-6344

PIKE COUNTY

CCCS of Northeastern Pennsylvania

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

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

3. 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 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

SCHUYLKILL COUNTY

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

Economic Opportunity 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 (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 Rd.
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

SOMERSET 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.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

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

SULLIVAN COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144

3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783

4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817

5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332

6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

TIOGA COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

UNION COUNTY

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

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

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

VENAGO COUNTY

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th St.
Erie, PA 16510
(814) 898-0400 -- FAX (814) 89841243

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

WARREN COUNTY

Booker T. Washington Center
1720 Holland St.
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
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

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

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 53 N. College Street
Washington, PA 15301
(724) 222-8292

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

Mon-Valley Unemployed Comm.

120 E. 9th Ave.
Homestead, PA 15120
(412) 462-9962 -- FAX (412) 462-9964

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
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

The Trehab Center of Northeastern PA
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799

2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783

4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332

6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

WAYNE COUNTY

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

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

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

WESTMORELAND COUNTY (Cont)

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
2. 199 Edison Street Uniontown, PA 15401 (724) 439-8939
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (724) 465-2657 -- FAX (724) 465-5118
Keystone Economic Dev. Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 or (800) 452-0148 FAX (814) 443-3690
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or (800) 737-2933 FAX (412) 338-9963

WYOMING COUNTY

Common Economics Opportunity of Luzerne Co
163 Amber Lane Wilkes-Barre, PA 18701 (570) 826-0510 or (800) 822-0359
FAX (570) 829-1665 -- CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631--CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK
CCCS of Northeastern PA
1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1 (800) 922-9537 FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783
4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889

YORK COUNTY

American Red Cross Hanover Chapter 529 Carlisle St. Hanover, PA 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.
1. 200 Linglestown Rd. Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670
2. 912 S. George St. York, PA 17403 (717) 846-4176
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX (717) 334-8326

APPENDIX B
Consumer Credit Counseling Agency
Notification to:

Date: _____

Name of Mortgagee: _____

Address: _____

In accordance with the Pennsylvania Homeowner's Emergency Mortgage Assistance Program (Act 91 of 1983), we have been approached for mortgage counseling assistance by:

Name of Applicant

Address

Telephone Number

Mortgage Loan Number

**Address of property on which mortgage is in default,
if different from above.**

The counseling agency met with the above named applicant on _____
Date

who have indicated that they are more than sixty (60) days delinquent on their mortgage payments and have received notification of intention to foreclose from

Name and Address of Mortgagee

In accordance with the Homeowner's Emergency Mortgage Assistance Program, this is to inform you that:

1. **If the delinquency cannot be resolved within the 30 day forbearance period as provided by law, the applicant listed above may apply to the Pennsylvania Housing Finance Agency for Homeowner's Emergency Mortgage Assistance.**
2. **By a copy of this Notice, we are notifying all other mortgagees, if any, which the applicant has indicated as also having a mortgage on the property identified above.**
3. **It is our understanding that the 30 day forbearance period in which we are now in ends on** _____.
4. **No legal action to enforce the mortgage may occur during this forbearance period, unless procedural time limits were not met by the homeowner.**

Name of Counseling Agency: _____

Signer and Title: _____

Telephone Number: _____

Address: _____

**U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)**

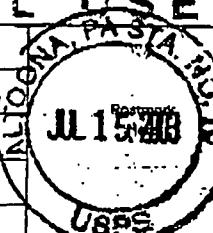
OFFICIAL USE	
Postage	\$ 60
Certified Fee	232
Return Receipt Fee (Endorsement Required)	170
Restricted Delivery Fee (Endorsement Required)	000
Total Postage & Fees	\$ 465
Sent To JOHN J. Waugh Street, Apt. No. R21 Box 22 K or PO Box No. City, State, ZIP+4 Coalport Pa 16627	
<small>PS Form 2600, January 2001</small> <small>See Reverse for Instructions</small>	



JL 15 2001

**U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)**

OFFICIAL USE	
Postage	\$ 00
Certified Fee	232
Return Receipt Fee (Endorsement Required)	171
Restricted Delivery Fee (Endorsement Required)	000
Total Postage & Fees	\$ 465
Sent To Donna M. Waugh Street, Apt. No. R21 Box 22 K or PO Box No. City, State, ZIP+4 Coalport Pa 16627	
<small>PS Form 2600, January 2001</small> <small>See Reverse for Instructions</small>	



JL 15 2001

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

John J. Waugh
RR 1 Box 22K
Coalport Pa 16627

COMPLETE THIS SECTION ON DELIVERY**A. Signature**

Donna M. Waugh Agent
 Addressee

B. Received by (Printed Name)

Donna M. Waugh 7-18-03

C. Date of Delivery**D. Is delivery address different from item 1?**

Yes
If YES, enter delivery address below: No

1804 Union ST.
COALPORT PA 16627

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

(Transfer from service label)

7002 0510 0003 5346 2349

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Donna M. Waugh
RR 1 Box 22K
Coalport, Pa 16627

COMPLETE THIS SECTION ON DELIVERY**A. Signature**

Donna M. Waugh Agent
 Addressee

B. Received by (Printed Name)

Donna M. Waugh 7-18-03

C. Date of Delivery

Yes
If YES, enter delivery address below: No

1804 UNION ST.
COALPORT PA 16627

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

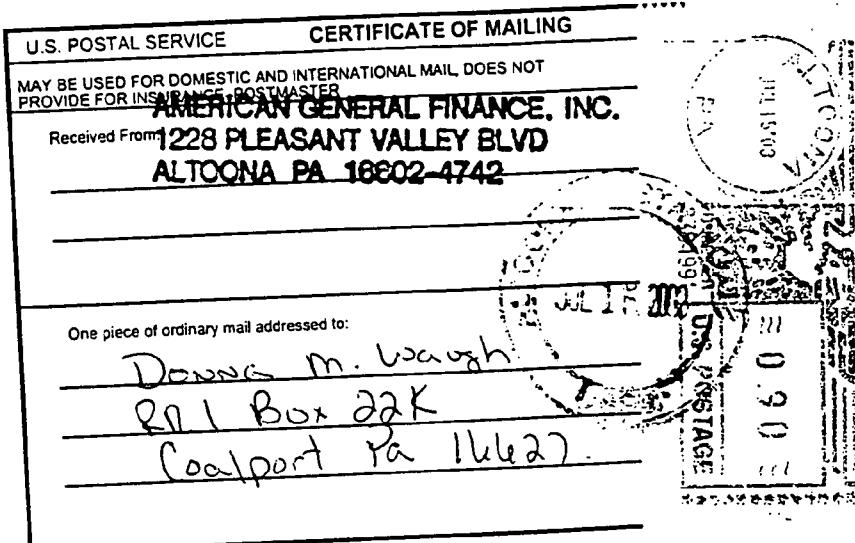
(Transfer from service label)

7002 0510 0003 5346 2332

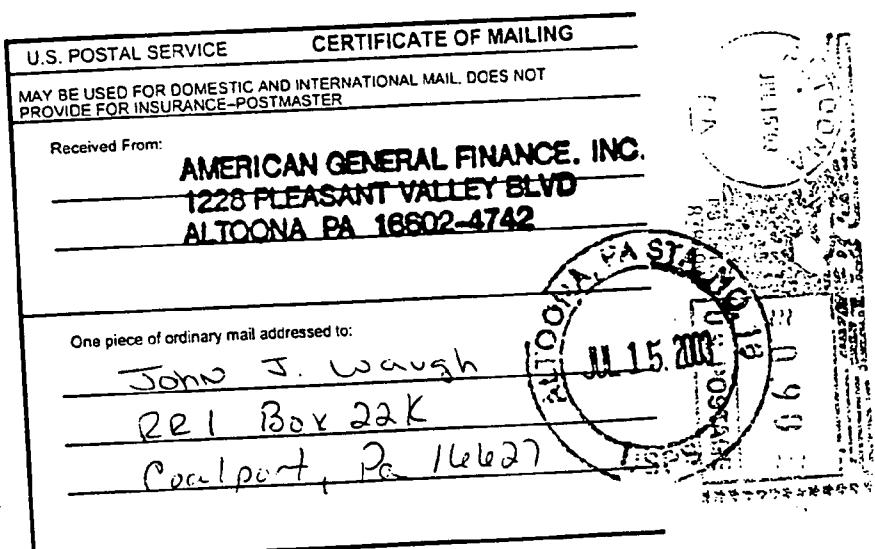
PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540



PS Form 3817, January 2001



PS Form 3817, January 2001

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-1439-CD
*
* COMPLAINT
*
*
* FILED ON BEHALF OF PLAINTIFF:
* AMERICAN GENERAL CONSUMER
* DISCOUNT COMPANY, INC.
*
*
* ATTORNEY FOR PLAINTIFF:
* MICHAEL A. SOSSONG, ESQUIRE
* 3133 NEW GERMANY ROAD
* SUITE NO. 59, MINI MALI
* EBENSBURG, PA 15931
* TEL. NO. (814) 472-7160
* SUPREME CT. I.D. NO. 43957

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

SEP 24 2003

Michael A. Sossong

Attest.

William A. Schaeffer
Prothonotary/
Clerk of Courts

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION - AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-
*

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, 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, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW.
THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.**

**IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO
PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL
SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.**

David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone: (814) 765-2641 ext. 5982

BY:


MICHAEL A. SOSSONG, ESQUIRE

AMERICAN GENERAL CONSUMER * IN THE COURT OF COMMON PLEAS
DISCOUNT COMPANY, INC., a Pennsylvania * OF
corporation, * CLEARFIELD COUNTY, PENNSYLVANIA
Plaintiff, *
*
* CIVIL ACTION - AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-
*
vs.
JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,
Defendants

COMPLAINT

AND NOW, comes the Plaintiff, American General Consumer Discount Company, Inc., by and through its attorney, Michael A. Sossong, Esquire, and files the following Complaint upon which the following is a concise summary.

1. The Plaintiff, American General Consumer Discount Company, Inc., a Pennsylvania corporation, hereinafter "Plaintiff", has a principal place of business located at 1228 Pleasant Valley Boulevard, Altoona, Blair County, Pennsylvania 16602.

2. The Defendants, John J. Waugh and Donna M. Waugh, husband and wife, hereinafter "Defendants", have a mailing address of 1804 Union Street, Coalport, Clearfield County, Pennsylvania 16627.

3. On June 17, 1999, Defendants made, executed and delivered a Mortgage and Note on the hereinafter described premises to the Plaintiff, in the original amount of \$41,139.71. The Mortgage was recorded in the Office of Recorder of Deeds, in and for Clearfield County, Pennsylvania on June 23, 1999, in Record Book Volume 199910456 Page, and payable as provided for in the Mortgage and Note.

True and correct copies of the aforementioned mortgage and note are attached hereto, incorporated by reference herein and marked for identification purposes collectively as Plaintiff's Exhibit "1".

4. As collateral security for the Mortgage and Note, Defendants granted to American General Consumer Discount Company, Inc., a mortgage upon certain real estate situate in the Township of Beccaria, County of Clearfield, and State of Pennsylvania described in the mortgage as follows:

All that certain property situated in the Township of Beccaria in the County of Clearfield and Commonwealth of Pennsylvania, being more fully described in a fee simple deed dated 06/07/99 and recorded 06/09/99, among the land records of the county and state set forth above, in volume 199909540 page.

And more particularly described in the deed as follows:

ALL that certain piece or parcel of land, situate, lying and being in the Township of Beccaria, County of Clearfield, and the Commonwealth of Pennsylvania, bounded and described as follows to wit:

BEGINNING at a post, at the Northeast corner of Union and Walnut Streets; thence along the line of the North side of Walnut Street in an Easterly direction, one hundred fourteen (114) feet to Hill Street; thence along the line of the West side of Hill Street in a Northerly direction forty-five (45) feet more or less, to the right of way of the Pennsylvania Railroad; thence along the line of the right of way of the Pennsylvania Railroad in a Northwesterly direction one hundred eighteen (118) feet, more or less, to Union Street; thence along the Eastern line of Union Street one hundred fifty (150) feet more or less, to the place of beginning. Said plot containing Lots Nos. 82, 83 and 66 and a portion of Lot No. 67 and a portion of Lot No. 84 in Kratzer's Addition to the Village of Rosebud, having thereon erected a two story, frame dwelling.

BEING the same premise which title became vested in John E. Waugh and Marge Waugh, husband and wife, by deed from Edwina Zwiener, Administratrix of the Estate of Alberta Eagler, deceased, late of Borough of Curwensville, Clearfield County, Pennsylvania, dated July 25, 1990 and recorded in Clearfield County Deed Book Volume 1354 at page 532 on July 26, 1990. The said John E. Waugh died on August 6, 1997 vesting title solely in Marge Waugh, his wife.

A true and correct copy of the deed to Defendants is attached hereto, incorporated by reference herein and marked for identification purposes as Plaintiff's Exhibit "2".

5. On May 22, 2003, Defendants defaulted on the Mortgage and Note, in that they failed and refused and continue to fail and refuse to make the contractually required payments to Plaintiff of \$438.72 per month.

6. The Mortgage and Note are in default because:

(a) Principal thereof became due and payable on May 22, 2003, and by the terms of the Mortgage and Note, is collectible forthwith;

(b) Interest Payments on the Mortgage and Note, due on May 22, 2003, are due and have not yet been paid; and by the terms of the Mortgage and Note, upon default of such payments of interest for a period of thirty (30) days after any such payments are due, the whole of the principal and interest thereon is immediately due and payable.

7. Pursuant to the terms of the Mortgage and Note, Plaintiff has the right in the event of default in payment of the sums due therein, to declare and demand the entire amount due and owing, and require payment in full. Plaintiff also demands reasonable counsel fees and costs incurred by Plaintiff to enforce collection against the Defendant.

8. The following amounts are due on the Mortgage and Note:

Balance due as of 08/18/03	\$39,699.66
Interest through 08/18/03	\$ 1,151.69
Attorney's fees	<u>\$ 2,000.00</u>
TOTAL DUE	\$42,851.35 together with interest, costs and additional attorney's fees, hereafter incurred.

9. A Notice of Intention to Foreclose Mortgage pursuant to the requirements of 41 P.S. § 403(a), also known as Act 6; and a Notice of the Homeowner's Emergency Mortgage Assistance Act of 1983, pursuant to the requirements of 35 P.S. § 1680.401c – 1680.411c, also

known as Act 91, both dated July 14, 2003, were mailed to Defendants, by first class, United States Mail, certified, return receipt requested and by first class United States Mail, Certificate of Mailing on July 15, 2003.

True and Correct copies of the Notices, the Certified Mail Receipts, Return Receipts, and the Certificates of Mailing are attached hereto, incorporated by reference herein and marked for identification purposes collectively as Plaintiff's Exhibit "3".

10. As a result of the Defendants' default in making the payments required by the Mortgage and Note, and due to the expiration of the time periods provided for in Act 6 and Act 91, Plaintiff hereby declares and demands the entire amount due and owing.

WHEREFORE, Plaintiff demands Judgment against Defendants for foreclosure and sale of the mortgaged premises in the amount of \$42,851.35, together with interest, costs and additional attorney's fees, hereafter incurred, until obligation is paid in full.

Respectfully submitted,

By: 
Michael A. Sossong, Esquire
Attorney for Plaintiff
3133 New Germany Road
Suite 59, Mini Mall
Ebensburg, Pennsylvania 15931
(814) 472-7160
Supreme Court I.D. No. 43957

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M.
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* IN THE COURT OF COMMON PLEAS
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*
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I, TRICIA A. WAREHAM, Manager of Plaintiff, American General Consumer Discount Company, Inc., verify that the statements made in the foregoing COMPLAINT are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904, relating to unsworn falsification to authorities.

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC.

Dated: 9-18-03

By: Tricia A. Wareham
Tricia A. Wareham, Manager

AREN L. STARCK
REGISTER AND RECORDER
CLEARFIELD COUNTY, PA
PENNSYLVANIA

INSTRUMENT NUMBER
199910456

RECORDED ON
IN 23, 1999
2:18:22 PM

(Space Above This Line For Recording)

RECORDED ON
IN 23, 1999
2:18:22 PM

MORTGAGE
Account No. _____

THIS MORTGAGE entered into this 17 day of June, 1999, between John J. Waugh and Donna M. Waugh, herein called "Mortgagors", and American General Consumer Discount Co., Inc., the Mortgagee, a Pennsylvania corporation having a place of business at 2720 Old Route 220 North Altoona Pa, herein called "Mortgagee", WITNESSETH, that to secure payment by Mortgagors of a promissory Note of even date herewith, in the principal amount of \$ 41139.71, together with interest thereon computed on unpaid principal balances from time to time outstanding (and/or any renewal, refinancing or extension thereof) and all other obligations of Mortgagors under the terms and provisions of this Mortgage, Mortgagors do by these presents sell, grant and convey to Mortgagee, ALL the following described real estate situated in Township (City)(Borough)(Township) of Beccarid, County of Clearfield Commonwealth of Pennsylvania, described as follows: Municipal Tax Lot , Block (Insert legal description of mortgaged premises)

All that certain property situated in the Township of Beccarid in the County of Clearfield and Commonwealth of Pennsylvania, being more fully described in a fee simple deed dated 06/07/99 and recorded 06/09/1999, among the land records of the county and state set forth above, in volume 199909540 page.

Being premises conveyed to said Mortgagors by Deed of Conveyance duly recorded in the office for the Recording of Deeds in said County in Deed Book No. , Page , as said premises are therein described.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

Mortgagor covenants that Mortgagor is lawfully seized of the estate hereby conveyed and has the right to grant, bargain, mortgage and convey the property, and that the Property is unencumbered, except for encumbrances of record. Mortgagor covenants that Mortgagor warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

PROVIDED, HOWEVER, that if the Note and all sums secured by this Mortgage are paid in full, and Mortgagor performs all of the covenants and agreements of this Mortgage, then and in such event, this Mortgage and any estate or lien hereby granted, together with the Note, shall cease, determine, and become void.

MORTGAGE COVENANTS, Mortgagor and Mortgagee covenant and agree as follows:

1. **Payment of Principal and Interest.** Mortgagor shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges (if any) as provided in the Note.

2. **Taxes, Assessments, and Charges.** Mortgagor shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain priority over this Mortgage, and leasehold payments or ground rents, if any.

3. **Application of Payments.** Unless applicable law provides otherwise, Mortgagee will first apply payments received, whether or not delinquent, in the following order: (1) to any applicable credit insurance premium, (2) to any applicable late charges, (3) to any applicable prepayment penalties, (4) to any interest that has accrued, and finally (5) to the unpaid balance of principal.

4. **Prior Mortgages and Deed of Trust; Charges; Liens.** Mortgagor shall perform all of Mortgagor's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Mortgagor's covenants to make payments when due.

5. **Hazard Insurance.** Mortgagor 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 such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Mortgagor subject to approval by Mortgagor; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Mortgagee and shall include a standard mortgage clause in favor of and in a form acceptable to Mortgagee. Mortgagee shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Mortgagor shall give prompt notice to the insurance carrier and Mortgagee. Mortgagee may make proof of loss if not made promptly by Mortgagor.

If the Property is abandoned by Mortgagor, or if the Mortgagor fails to respond to Mortgagee within 30 days from the date notice is mailed by Mortgagee to Mortgagor that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Mortgagee's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Mortgagor shall keep the Property in good repair and shall not commit waste or permit demolition, impairment, or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Mortgagor shall perform all of Mortgagor's obligations under the declaration and covenants creating and governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. **Protection of Lender's Security.** If Mortgagor fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding (including, but not limited to, any bankruptcy proceeding) is commenced which materially affects Mortgagee's interest in the Property, then Mortgagee, at Mortgagee's option, upon notice to Mortgagor, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance is a condition of making the loan secured by this Mortgage, Mortgagor shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Mortgagor's and Mortgagee's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this Paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Mortgagor secured by this Mortgage. Unless Mortgagor and Mortgagee agree to other terms of payment, such amounts shall be payable upon notice from Mortgagee to Mortgagor requesting payment thereof. Nothing contained in this Paragraph 7 shall require Mortgagee to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Mortgagee shall give Mortgagor notice prior to any such inspection specifying reasonable cause therefor related to Mortgagee's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Mortgagee, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

EXHIBIT

**AMERICAN
GENERAL
FINANCE**

ACCOUNT NUMBER 16692223	TYPE F	DATE FINANCE CHARGE BEGINS TO ACCRUE IF DIFFERENT FROM DATE OF NOTE 06/22/99	NOTE													
BORROWER(S) NAME AND ADDRESS JOHN J WAUGH DONNA M WAUGH 123 MCCLELLAN STREET FALLEN TIMBER, PA 16639		LENDER (WE, US, OUR) AMERICAN GENERAL CONSUMER DISCOUNT CO, INC 2720 OLD ROUTE 220 N., PLANK ROAD COMMONS ALTOONA, PA 16601-9330														
Date of Note 06/17/99	First Payment Due Date 07/22/99	Other Payments Due on Same Date of Each Month. Amount of Coverage	Final Payment Due Date 06/22/19	Amount of First Payment \$ 438.72	Amount of Balloon Payment \$ NONE	Amount of Monthly Payment \$ 438.72	Total Number of Payments 240	Term of Loan in Months 240								
ITEMIZATION OF AMOUNT FINANCED																
1. \$ 2720.31	Paid to Life Ins. Co. (Truncated Joint Coverage)															
2. \$ NONE	Paid to Life Ins. Co. (Truncated Single Coverage)															
3. \$ 1131.90	Paid to Disability Ins. Co. (Truncated Single Coverage)															
4. \$ NONE	Paid to Property Insurance Co. \$ NONE															
5. \$ NONE	Paid to Public Officials for Certificate of Title Fees															
6. \$ 15.50	Paid to Public Officials for Recording and Releasing Fees															
11.50 % Agreed Rate of Charge																
13. \$ 38419.71	Amount Financed (Sum of lines 1 thru 12)															
14. \$ 66873.09	FINANCE CHARGE →															
15. 12.58 % ANNUAL PERCENTAGE RATE																
16. \$ 105292.80	Total of Payments															
<table border="1"> <tr> <td>A. \$ 2720.00</td> <td>Points (Prepaid Finance Charge)</td> </tr> <tr> <td>B. \$ NONE</td> <td>Brokers Fee Prepaid FINANCE CHARGE (Paid to _____)</td> </tr> <tr> <td>C. \$ 64153.09</td> <td>Interest</td> </tr> <tr> <td colspan="2">17. \$ 41139.71 Principal Amount of Loan (13+14A+14B)</td> </tr> </table>									A. \$ 2720.00	Points (Prepaid Finance Charge)	B. \$ NONE	Brokers Fee Prepaid FINANCE CHARGE (Paid to _____)	C. \$ 64153.09	Interest	17. \$ 41139.71 Principal Amount of Loan (13+14A+14B)	
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C. \$ 64153.09	Interest															
17. \$ 41139.71 Principal Amount of Loan (13+14A+14B)																
<p>FOR VALUE RECEIVED the undersigned Borrower(s) jointly and severally promise to pay to the Lender named herein at the Lender's said office the principal amount of the loan shown above together with interest at the rate not to exceed the agreed rate set forth above, all of which is payable in successive monthly installments and the number and amount of said installments are shown hereon. The first of these installments is payable on the First Payment Due Date shown above. Each successive installment on the same day of each succeeding month thereafter, the final installment being due and payable on the Final Payment Due Date shown above. Each installment shall be in the amount of installments shown above, if this Note is paid according to contract. Otherwise payments shall be applied first to NSF Check Charge then to interest and then to principal, the final payment shall be equal to the unpaid principal balance plus interest accrued and unpaid at the time the final installment is paid. If this Note is not paid at maturity, the unpaid balance shall bear interest after the final payment due date at the agreed rate shown above.</p> <p>If you do not make a payment by the date it is due, or if you die, or if you fail to keep any promise or agreement in this Note or in any other instrument given as security for this loan, then you are in default. If you are in default, Lender may, after notice of intention to foreclose and opportunity to cure as provided by law, demand from you immediate payment of the entire amount of the unpaid principal and accrued but unpaid interest. Lender may also exercise all other legal rights such as taking possession of any property given as security, selling other property, and applying the money received from such sale to the amounts owed. If Lender refers this Note to any attorney (who is not Lender's employee, officer or director) for collection, you shall pay a reasonable attorney fee not in excess of \$50.00 prior to commencement of foreclosure or other legal action, if such fee is actually incurred by Lender after the 30-day notice and cure period required by law. If foreclosure or other legal action is taken against you and the decision of the court is in Lender's favor, you shall pay a reasonable attorney's fee. You shall also pay to Lender all court costs and other collection cost which Lender actually incurs in connection with any collection activity. You shall also pay to Lender all court costs and other collection costs which Lender actually incurs in connection with any collection activity.</p> <p>The debt represented by this Note is secured by a Mortgage executed by the Borrower(s).</p> <p>In the event of default in full payment of any scheduled installment, the Lender, at its option and upon giving notice to the Borrower(s), may declare the entire unpaid balance of the Amount Financed and accrued charges thereon at once due and payable. All parties to this Note severally waive demand and presentment for payment, notice of nonpayment, notice of protest and protest of this Note. All parties agree that their liability under this Note shall not be affected by an extension of the time of payment of all or any part of the amount owing at any time or times.</p> <p>NSF CHECK CHARGE: If the principal amount of the loan is in excess of \$50,000 we may impose a charge of \$ 20.00 plus any amount passed on from other financial institutions for each check, or similar sight order returned or dishonored for any reason.</p> <p>PREPAYMENT PENALTY: If the principal amount of the loan is in excess of \$50,000 and you prepay 90% or more of the unpaid balance, we may charge a prepayment penalty computed as follows: Five percent (5%) of the unpaid principal balance if prepaid during the first year from the Date of Note; or Four percent (4%) of the unpaid principal balance if prepaid during the second year from the Date of Note; or Three percent (3%) of the unpaid principal balance if prepaid during the third year from the Date of Note; or Two percent (2%) of the unpaid principal balance if prepaid during the fourth year from the Date of Note; or One percent (1%) of the unpaid principal balance if prepaid during the fifth year from the Date of Note.</p> <p>DEMAND FEATURE: [] Anytime after _____ year(s) from the date of this loan, we can demand the full balance and you will have to pay the principal amount of the loan and all unpaid interest accrued to the day we make the demand. If we elect to exercise this option you will be given written notice of election at least 90 days (but not more than 120 days) before payment in full is due. If you fail to pay, we will have the right to exercise any rights permitted under the Note, Mortgage or Deed of Trust that secures this loan. If we elect to exercise this option, and the Note calls for a prepayment penalty, that would be due, there will be no prepayment penalty.</p> <p>SIGNATURE: You have signed this Note on the Date of Note in the presence of the person(s) identifying themselves below as witnesses.</p> <p>NOTICE: The following NOTICE applies if you were referred to us by a seller of consumer goods or services and a substantial portion of the proceeds of this loan is used for the purchase of consumer goods from that seller:</p> <p>NOTICE</p> <p>ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.</p> <p>COPY RECEIVED: You acknowledge receipt of a completely filled-in copy of this Note and a copy of the Federal Disclosure Statement on a separate sheet.</p> <p>Witness: <i>John J. Waugh</i> L.S. (Seal)</p> <p>Witness: <i>Donna M. Waugh</i> L.S. (Seal)</p> <p>Witness: <i>John J. Waugh</i> L.S. (Seal)</p> <p>Witness: <i>Donna M. Waugh</i> L.S. (Seal)</p> <p>Witness: <i>John J. Waugh</i> L.S. (Seal)</p> <p>SEE REVERSE SIDE FOR ADDITIONAL TERMS AND CONDITIONS</p>																

For the purpose of enforcing the payment of this obligation, the holder shall have full power and authority to sell, assign, collect, compromise, transfer and deliver any and all collateral pledged or hypothecated to secure this Promissory Note or so much thereof as may be requisite. Such sales may be made whenever the Lender or any assignee may direct and may be public or private with or without advertisement and with or without notice to or demand on the makers or any of them and the Lender or any assignee may become the purchaser of any or all of said collateral at any such sale.

It is understood and agreed that the holder shall not be compelled to resort first to the collateral used for the security of this obligation, but may at election require said obligation to be paid by any maker or makers, endorser or endorsers, surety or sureties herein and to this agreement said makers, endorsers and sureties hereby specifically give their assent.

Each of the undersigned hereby agrees and asserts that additional makers, endorsers, guarantors, or sureties may become parties to this Note either with or without notice to any of the undersigned, and without affecting the liability of any of the parties. Each of the undersigned hereby waives presentment of payment, demand, protest, and notice of protest and non-payment, and all defenses by reason of any extension of time of its payment that may be given by the Lender or assignee to the undersigned or any of them; and each of us hereby severally waives any and all benefits or relief from valuation and appraisal laws and homestead or other exemptions now in force or hereafter enacted against this debt or any renewal thereof; and the undersigned each agrees that it shall not be necessary for the Lender to resort to legal remedies against any of the parties to this note before proceeding against any other party. No release of one or more of the makers, co-makers, sureties, guarantors, or other parties in any capacity, whether by operation of law or by any act of the Lender or assignee to this Note, shall release any other maker, co-maker, surety, guarantor, or other party hereto in any capacity.

This Note shall be governed by the laws of the Commonwealth of Pennsylvania, except as may be preempted by the federal law, and in particular the provision of Section 501 of P.L. 96-221 governing first mortgage preemption shall apply if this loan is secured by a first mortgage on residential real estate or other property set forth in this section.

CREDIT INSURANCE: If you voluntarily request credit life or disability insurance, you acknowledge disclosure of the cost of such insurance and authorize us to include it in the balance payable under the note and security agreement.

You understand that credit insurance (which may include credit life, credit disability or credit personal property) is not required in connection with this loan and was not a factor in the approval of the extension of credit, and that you may obtain such insurance, if you want from any person you choose. If you have chosen to obtain credit insurance through Lender, then (a) your choice to obtain such credit insurance through Lender is indicated on a separately signed Federal Disclosure Statement, a copy of which has been given to you and (b) the cost of such credit insurance is included within the Amount Financed and is shown on the Itemization of Amount Financed.

CANCELLATION OF INSURANCE: If authorized by law, and Lender purchased any insurance for you which protects your account or collateral, you assign to us any returned or unearned insurance premiums, not in excess of the unpaid principal balance, to be applied to the unpaid principal balance.

BY MAKING PAYMENTS PROMPTLY WHEN DUE YOU WILL AVOID ADDITIONAL CHARGES.

**PLEASE BE SURE THIS RECEIPT BOOK
ACCOMPANIES YOUR PAYMENT**

This Deed,

MADE the 7th day of JUNE
in the year nineteen hundred and ninety-nine (1999)
BETWEEN MARGE WAUGH, widow, of RD #1 Box 22 K, Coalport, Pennsylvania 16627
hereafter known as the GRANTOR.....

A
N
D

JOHN J. WAUGH and DONNA M. WAUGH, husband and wife, of 123 McClellan Street,
Fallentimber, County of Cambria, Pennsylvania as Tenants by the Entireties
with Rights of Survivorship hereafter known as the GRANTEE.....

WITNESSETH, That in consideration of \$1.00
ONE DOLLAR and 00/100----- Dollars,
in hand paid, the receipt whereof is hereby acknowledged, the said grantor does hereby grant
and convey to the said grantee s.

ALL

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

BEGINNING at a post, at the Northeast corner of Union and
Walnut Streets; thence along the line of the North side of Walnut
Street in an Easterly direction, one hundred fourteen (114) feet to
Hill Street; thence along the line of the West side of Hill Street
in a Northerly direction forty-five (45) feet more or less, to the
right of way of the Pennsylvania Railroad; thence along the line of
the right of way of the Pennsylvania Railroad in a Northwesterly
direction one hundred eighteen (118) feet, more or less, to Union
Street; thence along the Eastern line of Union Street one hundred
fifty (150) feet more or less, to the place of beginning. Said
plot containing Lots Nos. 82, 83 and 66 and a portion of Lot No. 67
and a portion of Lot No. 84 in Kratzer's Addition to the Village of
Rosebud, having thereon erected a two story, frame dwelling.



Station: View8 - 09/02/2003 3:34:40 PM
Approved: 09/02/2003

CLEARFIELD COUNTY

Inst.# 199909540 - Page 1

**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. There 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.)

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 22K, Coalport, PA 16627

IS SERIOUSLY IN DEFAULT because:

STATEMENTS OF POLICY

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

partial payment of \$369.84 for May 2003, \$488.79 for June 2003, and \$488.79 for July 2003.

Other charges (explain/itemize): _____

TOTAL AMOUNT PAST DUE: \$1347.42

B. 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 \$ _____, 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:

American General Consumer Discount Co.
1228 Pleasant Valley Blvd.
Altoona, Pa 16602

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.)

IF YOU DO NOT CURE THE DEFAULT--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 mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON--The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before 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 attorney's 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 3 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: American General Consumer Discount Co.

Address: 1228 Pleasant Valley Blvd.
Altoona, PA 16602

Phone Number: (814) 944-2547

Fax Number: (814) 944-6893

Contact Person: Tricia A. Wareham

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 furnishings and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE--You may or x may not (CHECK ONE) 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.

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 A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY
SEE APPENDIX C

This Deed,

MADE the 7th day of JUNE
in the year nineteen hundred and ninety-nine (1999)
BETWEEN MARGE WAUGH, widow, of RD #1 Box 22 K, Coalport, Pennsylvania 16627
hereafter known as the GRANTOR.....

A
N
D

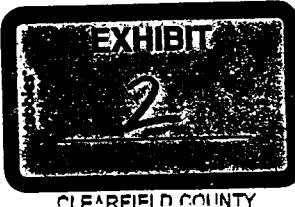
JOHN J. WAUGH and DONNA M. WAUGH, husband and wife, of 123 McClellan Street,
Fallentimber, County of Cambria, Pennsylvania as Tenants by the Entireties
with Rights of Survivorship hereafter known as the GRANTEE.....

WITNESSETH, That in consideration of \$1.00
ONE DOLLAR and 00/100 Dollars,
in hand paid, the receipt whereof is hereby acknowledged, the said grantor does hereby grant
and convey to the said grantee s.

ALL

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

BEGINNING at a post, at the Northeast corner of Union and
Walnut Streets; thence along the line of the North side of Walnut
Street in an Easterly direction, one hundred fourteen (114) feet to
Hill Street; thence along the line of the West side of Hill Street
in a Northerly direction forty-five (45) feet more or less, to the
right of way of the Pennsylvania Railroad; thence along the line of
the right of way of the Pennsylvania Railroad in a Northwesterly
direction one hundred eighteen (118) feet, more or less, to union
Street; thence along the Eastern line of union Street one hundred
fifty (150) feet more or less, to the place of beginning. Said
plot containing Lots Nos. 82, 83 and 66 and a portion of Lot No. 67
and a portion of Lot No. 84 in Kratzer's Addition to the Village of
Rosebud, having thereon erected a two story, frame dwelling.



BEING the same promise which title became vested in John E. Waugh and Marge Waugh, husband and wife, by deed from Edwina Zwiener, Administratrix of the Estate of Alberta Eagler, deceased, late of the Borough of Curwensville, Clearfield County, Pennsylvania, dated July 25, 1990 and recorded in Clearfield County Deed Book Volume 1354 at page 532 on July 26, 1990. The said John E. Waugh died on August 6, 1997 vesting title solely in Marge Waugh, his wife.

BEING identified by Clearfield County Assessment Map Number 101-H17-416-54.

THIS is a transfer from mother to son and daughter-in-law, therefore there is an exemption imposition of realty taxes.

THE scrivener hereof has not examined the title to the within described premises.

THIS deed is made under and subject to the exceptions, reservations, restrictions, and conditions as exists by virtue of prior recorded instruments, deeds or conveyances.

GRANTORS state that the above property is not presently being used, nor to the best of their knowledge, information and belief, has it ever been used for the disposal of hazardous wastes. This statement is made in compliance with the Solid Waste Management Act No. 1980-97, Section 405.2.

NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1988", I/we, the undersigned grantees/grantees, hereby certify that I/we know and understand that I/we may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract with the owners of the economic interest in the coal. I/we further certify that this certification is in a color contrasting with that in the deed proper and is printed in twelve point type preceded by the word "notice" printed in twenty-four point type.

Witness:

John J. Waugh
John J. Waugh
Donna M. Waugh
Donna M. Waugh

This 7th day of June, 1999.

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND EARTH OR SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT. (This Notice is set forth pursuant to Act No. 353, approved September 10, 1988, as amended.)

State of

County of

On this, the day of 19 before me
the undersigned officer, personally appeared
known to me (or satisfactorily proven) to be the person whose name subscribed to the within
instrument, and acknowledged that executed the same for the purpose therein
contained.

IN WITNESS WHEREOF, I have hereunto set my hand and

seal.

My Commission Expires

State of

County of

On this, the day of 19 before me
the undersigned officer, personally appeared
known to me (or satisfactorily proven) to be the person whose name subscribed to the within
instrument, and acknowledged that executed the same for the purpose therein
contained.

IN WITNESS WHEREOF, I have hereunto set my hand and

seal.

My Commission Expires

Deed

WARRANTY DEED - Published and Sold by
The Philadelphia Co., Williamsport, Pa.

MARGIE WAUGH, Grantor

AND

JOHN J. and DONNA M.
WAUGH, Grantees

Dated June 1989.

For property situated in the
Township of Beccaria, County
of Clearfield, Pennsylvania

Consideration \$1.00

Recorded

Entered for Record in the Recorder's

Office of day of 19 Year
County, the day of 19 Year
Fees, \$ Records

Wm. Lynn Hollen

Attorney at Law
1633 East Pleasant Valley Blvd.
Altoona, PA 16602
(814) 922-1131

The Conspire - Glaston - Prince Gallatin Area
(814) 672-3790

Commonwealth of Pennsylvania

County of

SS:

RECORDED in the Office for Recording of Deeds, etc., in and for said County, in Deed
Book No. , Page

WITNESS my Hand and Official Seal this day of

, 19

KAREN L. STARCK
REGISTER AND RECORDER
CLEARFIELD COUNTY, PA
Pennsylvania

INSTRUMENT NUMBER
19909540

RECORDED IN

JUN 07 1997

12:14:41 AM

RECORDING FEES - \$15.00

RECORDER

1.00

IMPROVEMENT FEE

STATE MFT TAX

10.50

TOTAL

\$17.50

100% of my fee

Recorder of Deeds

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by AMERICAN GENERAL CONSUMER DISCOUNT CO. (hereinafter we, us or ours) on your property located at Rd #1 Box 22K, Coalport, PA 16627, IS IN SERIOUS DEFAULT (because you have not made the monthly payments of 438.72 for the months of June 2003 July 2003 and _____, and/or because Partial payment for May 2003 of 6369.84).

Late charges and other charges have also accrued to this date in the amount of _____.

The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter, is \$1,347.42.

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to us the above amount of \$1,347.42, plus any additional monthly payments and late charge which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at AMERICAN GENERAL CONSUMER DISCOUNT CO., 1228 Pleasant Valley Blvd., Altoona, PA 16602.

If you do not cure the default within THIRTY (30) DAYS, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, we also intend to instruct our attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin legal proceedings against you, you will still have to pay the reasonable attorneys' fees, actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the thirty day period, you will not be required to pay attorney's fees.

We may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the thirty 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 foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale (and perform any other requirements under the mortgage). It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately October 14, 2003. A notice of the date of the Sheriff 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 will be by calling us at the following number: (814) 944-2547. This payment must be cash, cashier's check, certified check, or money order and made payable to us at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in if you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU 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. (YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE 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 UNDER THE MORTGAGE ARE SATISFIED.] CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST.) YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three times in any calendar year.

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

ADAMS COUNTY

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

CCCS of Western Pa.
 2000 Linglestown Rd.
 Harrisburg, PA 17268
 (717) 541-1757 -- FAX (717) 541-4670

Financial Counseling Services of Franklin
 31 W. 3rd St.
 Waynesboro, PA Rd.
 (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
 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 (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
 (800) 792-2801, FAX (412) 391-4512

Community Action Southwestern
 22 W. High St.
 Waynesburg, PA 15370
 (724) 852-2893

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

Housing Opportunities, Inc.
 133 Seventy St., P. O. Box 9
 McKeesport, PA 15132
 (412) 664-1906 -- FAX # (412) 664-0873

Urban League of Pittsburgh
 Building for Equal Opportunity
 One Smithfield St.
 Pittsburgh, PA 15222-2222
 (412) 227-4802 -- FAX # (412) 261-5207

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

ARMSTRONG COUNTY

CCCS of Western Pennsylvania, Inc.
 217 E. Plank Road
 Altoona, PA 16602
 (814) 944-8100 -- FAX (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 15722
 (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
 650 Corporation St., Suite 207
 Beaver, PA 15009
 (724) 728-7511

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

BLAIR COUNTY

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15122
 (412) 338-9954 or 1 (800) 737-2933
 FAX (412) 338-9963

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

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 Corp.
 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

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

BERKS COUNTY

Budget Counseling Center
 247 N. 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

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 -- FAX (814) 944-5747

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

BRADFORD COUNTY

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

2. 31 W. Market St.
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX # (570) 821-1785

3. 9 South 7th Street
 Stroudsburg, PA 18360
 (570) 420-8980 or (800) 922-9537
 FAX (570) 420-8981

4. 1631 S. Atherton St., Suite 100
 State College, PA 16801
 (814) 238-3668 -- FAX (814) 238-3669

The Trehab Center of Northeastern Pa
 1. 10 Public Avenue
 Montrose, PA 18801
 (570) 278-3338 or (800) 982-4045
 FAX # (570) 278-1889

2. 185 Elmira St. P.O. Box 218
 Troy, PA 16947
 (570) 297-2101

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

4. 103 Warren Street, P. O. Box 709
 Tunkhannock, PA 18657
 (570) 836-6840 -- FAX (570) 836-6332

5. 33 Walnut Street
 Wellsboro, PA 16901
 (570) 724-5252 -- FAX (570) 724-5712

6. 931 Main Street
 Honesdale, PA 18431
 (570) 253-8941 -- FAX (570) 253-4817

BUCKS COUNTY

Acorn Housing Corporation
 846 North Broad St.
 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 Floor
 Philadelphia, PA 19140
 (215) 426-8025 -- FAX (215) 426-9122

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

Community Devl. 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
 1. 845 Coates St
 Coatesville, PA 19320
 (888) 212-6741
 2. 144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210 -- FAX (610) 265-4814
 3. 755 York Rd., Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

BUTLER COUNTY

Action Housing, Inc.
 426 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102
 FAX (412) 391

CCCS of Western PA
 YMCA Building
 339 N. 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 Comm.
 120 E. 9th Ave.
 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 Water Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or 1 (800) 737-2933
 FAX (412) 338-9963

CAMBRIA COUNTY

Bedford-Fulton Housing Services
 1111 E. Plank 384
 Everett, PA 15537
 (814) 623-9129 -- FAX (814) 623-6187

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

Indiana County Comm. Action Program
 827 Water St., Box 187
 Indiana, PA 15701
 (412) 465-2657 -- FAX # (412) 465-5118

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

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

CAMBRIA COUNTY(Cont)

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

CAMERON COUNTY

Northern Tier Community Action Corp.
P. O. Box 389, 135 W. 4th St.
Emporia, 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 Northeastern PA
1631 S. Atherton St., Suite 100
State College, PA 16801
(814) 238-3668 -- FAX (814) 238-3669

CARBON COUNTY

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 (800) 220-2733
717 and 814 only for 800
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania:
1. 1400 Abington Executive Park, Suite 1
Clarke Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981
4. 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 (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CENTRE COUNTY

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

Lycoming-Clinton Counties
Commission for Community Action
2138 Lincoln St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

CHESTER COUNTY

Acorn Housing Corporation
846 N. 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 N. 5th St.
Reading, PA 19601
(215) 375-7866 -- FAX # (215) 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) 426-8122

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 St.
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567

Phila Council for Community Adv
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941

Tabor Community Services, Inc.
439 E. King St.
Lancaster, PA 17602
(717) 397-5182 or (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
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 755 York Rd., Suite 103
Warminster, PA 18974
(215) 444-9429 -- FAX (215) 956-6344

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

CLARION COUNTY

Keystone Economic Dev. Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556 -- FAX # (814) 539-1688

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

CCCS of Western PA
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 St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

COLUMBIA COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarke Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

Commission on Economics Opportunity
of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CRAWFORD COUNTY

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

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

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

Shenago Valley Urban League, Inc.
601 Indiana Ave.
Farrell, PA 16121
(412) 981-5310

CUMBERLAND COUNTY

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

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) 232-9459

YWCA of Carlisle
301 G St.
Carlisle, PA 17013
(717) 243-3818 -- FAX # (717) 243-3589

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 Rd.
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

DELWARE COUNTY

Acorn Housing Corporation
846 North Broad St.
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

Consumer Credit Counseling
Service of Delaware Valley
121 Chestnut St. - Suite 400
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

DELAWARE COUNTY (Cont)	
Philadelphia Council for Community Advance 100 N. 17th St. Suite 600 Philadelphia, PA 19103 (215) 567-7803-- FAX # (215) 963-9941	FRANKLIN COUNTY CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 -- FAX (215) 744-2012	American Red Cross - Hanover Chapter 529 Carlisle St. Hanover, PA 17331 (717) 637-3768 -- fax (717) 637-3294
American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 -- FAX (717) 234-2227
CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665	Urban League of Metropolitan Hbg. 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 -- FAX (717) 234-9459
ACCI 1. 175 Strafford Ave., Suite 1 Wayne PA 19087 (610) 971-2210--FAX (610) 687-7860 2. 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- Pager (610) 973-6219	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670
ELK COUNTY	Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX (717) 334-8326
John F. Kennedy Center, Inc. East 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243	FULTON COUNTY Bedford-Fulton Housing Services R. D. 1, Box 384 Everett, PA 15537 (814) 623-9129 -- FAX (814) 623-7187
Northern Tier Community Action Corp. P. O. Box 389, 135 W. 4th St. Emporium, PA 15834 (814) 486-1161 -- FAX (814) 486-0825	Financial Counselling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
ERIE COUNTY	CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
Booker T. Washington Ctr. 1720 Holland St. Erie, PA 16503 (814) 453-5744 -- FAX (814) 453-5749	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
Greater Erie Community Action Committee 18 West 9th St. Erie, PA 16501 (814) 459-4581 -- FAX (814) 456-0161	GREEN COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
John F. Kennedy Center, Inc. 2021 East 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243	Mon-Valley Unemployed Comm. 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
FAYETTE COUNTY	Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 652-2893
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512	Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893 -- FAX (724) 627-7713
Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 652-2893	CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290
CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290	HUNTINGDON COUNTY Bedford-Fulton Housing Services R. D. 1, Box 384 Everett, PA 15537 (814) 623-9129 -- FAX (814) 623-7187
Fayette CoCommunity Action Agency, Inc. 137 North Baeson Ave. Uniontown, PA 15401 (724) 437-6050 or (800) 427-INFO FAX (724) 437-4418	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747
Tableland Services, Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 -- FAX (814) 443-3690	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
CCCS of Western PA 199 Edison Street Uniontown, PA 15401 (724) 439-8939	INDIANA COUNTY CCCS of Western Pennsylvania, Inc. 1 North Gate Squar. 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
Mon-Valley Unemployed Comm. 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 465-2657
FOREST COUNTY	Keystone Economic Devpment Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688
Warren-Forrest Counties Economic Opportunity Council 204 Liberty St. P.O. Box 547 Warren, PA 16365 (814) 726-2400 -- FAX (814) 723-0510	CCCS of Western PA 216-A College Park Plaza Johnstown, PA 15904 (814) 539-6335
FRANKLIN COUNTY	JEFFERSON COUNTY John F. Kennedy Center, Inc. 2021 E. 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	CCCS of Western Pennsylvania, Inc. YMCA Building 339 N. Washington St. Butler, PA 16001 (724) 282-7812
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 -- FAX (717) 243-3948	Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 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 1. 31 W. Market St., POB 1127 Wilkes-Barre, PA 18702 (570) 821-0827 or (800) 922-9537 FAX # (570) 821-1785	
2. 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 or (800) 220-2733 (717) & (814) ONLY -- FAX (215) 821-8932	
CCCS of Western Pennsylvania, Inc. 912 South George St. York, PA 17403 (717) 846-4176	
Tabor Comm. Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127	
LAWRENCE COUNTY	
CCCS of Western Pennsylvania 1. 1st Federal Plaza - Suite North Mill St. New Castle, PA 16101 (724) 652-8074	
2. 312 Chestnut Street, Suite 227 Lindellville, PA 16335 (714) 333-8570	
Shenago Valley Urban League, Inc. 602 Indiana Ave. Farrell, PA 16121 (724) 981-5310	
Housing Opportunitles of Beaver County 650 Corporation St., Suite 207 (724) 728-7202 -- FAX (724) 728-7202	
LEBANON	
Economic Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429	
Tabor Community Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127	
LEHIGH COUNTY	
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 (717 and *814) ONLY -- FAX (610) 821-8932	
Economic Opport Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429	

LUZERNE COUNTY

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 1. 31 W. Market Street, POB 1127
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 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

Comm on Economics Opportunity of Luzerne Co
 163 Amber Lane.
 Wilkes-Barre, PA 18702
 (570) 826-0510 or (800) 822-0359
 FAX (570) 829-1665 --CALL BEFORE FAXING
 (570) 455-4994 HAZELTON
 FAX # (717) 455-563 -- 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
 1. 31 W. Market Street, POB 1127
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 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 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
 (717) 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 Comm. Action Corp.
 P. O. Box 389, 135 W. 4th St.
 Emporium, PA 15834
 (814) 486-1161 -- FAX (814) 486-0825

MERCER COUNTY

Shenago Valley Urban League, Inc.
 601 Indiana Ave.
 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 Northeast PA
 1631 S. Atherton St., Suite 100
 State College, PA 16801
 (814) 238-3668 -- FAX (814) 238-3669

MONROE COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 9 South 7th Street
 Stroudsburg, PA 18360
 (570) 420-8980 or (800) 922-9537
 FAX (570) 420-8981

Comm on Economics Opportunity of Luzerne Co
 163 Amber Lane.
 Wilkes-Barre, PA 18702
 (570) 826-0510 or (800) 822-0359
 FAX (570) 829-1665 --CALL BEFORE FAXING
 (570) 455-4994 HAZELTON
 FAX # (717) 455-563 -- CALL BEFORE FAXING
 (570) 836-4090 TUNKHANNOCK

MONTGOMERY COUNTY

Acorn Housing Corporation
 846 N. Broad St.
 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
 113 E. Main 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 -- FAX (610) 565-8567

Philadelphia Council For Community Advmnt
 100 N. 17th St. Suite 600
 Philadelphia, PA 19103
 (215) 567-7803-- FAX (215) 963-9941

American Credit Counseling Institute
 1. 845 Coates St.
 Coatesville, PA 19320
 (888) 212-6741
 2. 144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210 -- FAX (610) 265-4814
 3. 755 York Rd, Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

MONTOUR COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

NORTHAMPTON COUNTY

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

NORTHUMBERLAND COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
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 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 201 Basin Street
 Williamsport, PA 17703
 (570) 323-6627 -- FAX (570) 323-6626

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

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Rd.
 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 St.
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Community Action Commission of
 The Capital Region
 1514 Derry Street
 Harrisburg, PA 17104
 (717) 232-9757 -- FAX (717) 234-2227
 (717) 243-3818 -- FAX (717) 243-3948

PHILADELPHIA

Acorn Housing Corporation
 846 N. Broad St.
 Philadelphia, PA 19130
 (215) 765-1221 -- FAX (215) 765-1427

Northwest Counseling Service
 5001 N. Broad Street
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CCCS of Delaware Valley
 1. 1515 Market Street, Suite 1325
 Philadelphia, PA 19107
 (215) 563-5665 -- FAX (215) 864-2666
 2. 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 Assoc. of Delaware Valley
 1. 1500 Walnut Street, Suite 601
 Philadelphia, PA 19102
 (215) 545-6010 -- FAX (215) 790-0132
 2. 658 North Watts Street
 Philadelphia, PA 19123
 (215) 978-0224 -- FAX (215) 765-7614

Media Fellowship House
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 Media, PA 19063
 (610) 565-0846 -- FAX (610) 565-8567

PCCA
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 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

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 Coatesville, PA 19320
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 2. 144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210 -- FAX (610) 265-4814
 3. 755 York Rd, Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

PIKE COUNTY

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

2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

3. 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 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

SCHUYLKILL COUNTY

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

Economic Opportunity 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 (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 Rd.
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

SOMERSET 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.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

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

SULLIVAN COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

TIoga COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

UNION COUNTY

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

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

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

VENAGO COUNTY

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th St.
Erie, PA 16510
(814) 898-0400 -- FAX (814) 898-41243

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

WARREN COUNTY

Booker T. Washington Center
1720 Holland St.
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
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

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

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 53 N. College Street
Washington, PA 15301
(724) 222-8292

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

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

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

2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

4. Trehab Center of Northeastern PA
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799

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

6. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783

7. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817

8. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332

9. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

WAYNE COUNTY

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

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

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

WESTMORELAND COUNTY (Cont)

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
2. 199 Edison Street Uniontown, PA 15401 (724) 439-8939
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (724) 465-2657 -- FAX (724) 465-5118
Keystone Economic Dev. Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6558 -- FAX (814) 539-1688
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 or (800) 452-0148 FAX (814) 443-3690
Credit Counselors of PA 401 Wood Street, Suite 908 Pittsburgh, PA 15222 (412) 338-9954 or (800) 737-2933 FAX (412) 338-9963

WYOMING COUNTY

Common Economics Opportunity of Luzerne Co
163 Amber Lane Wilkes-Barre, PA 18701 (570) 826-0510 or (800) 822-0359 FAX (570) 829-1665 -- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631--CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK
CCCS of Northeastern PA
1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1 (800) 922-9537 FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783
4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889

YORK COUNTY

American Red Cross
Hanover Chapter
529 Carlisle St.
Hanover, PA 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.
1. 200 Linglestown Rd.
Harrisburg, PA 17102
(717) 541-1757 -- FAX (717) 541-4670
2. 912 S. George St.
York, PA 17403
(717) 846-4176
Adams County Housing Authority
139-143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518 -- FAX (717) 334-8326

AMERICAN
GENERAL
FINANCIAL SERVICES

Date: July 14, 2003

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 to 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 listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869.)

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

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

HOMEOWNER'S NAME:

Donna M Waugh

PROPERTY ADDRESS:

RR 1 Box 22K, Coalport, PA 16627

LOAN ACCT. NO.:

16692223

ORIGINAL LENDER:

American General Consumer Discount Co., Inc.

CURRENT LENDER/SERVICER:

American General Consumer Discount Co., Inc.

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 "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 the 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 the 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 and 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.)

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 22K, Coalport, PA 16627

IS SERIOUSLY IN DEFAULT because:

STATEMENTS OF POLICY

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

partial payment of \$369.84 for May 2003, \$488.79 for June 2003, and \$488.79 for July 2003.

Other charges (explain/itemize): _____

TOTAL AMOUNT PAST DUE: \$1347.42

B. 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 \$_____, 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:

American General Consumer Discount Co.

1228 Pleasant Valley Blvd.

Altoona, Pa 16602

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.)

IF YOU DO NOT CURE THE DEFAULT—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 mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON—The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before 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 attorney's 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 3 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: American General Consumer Discount Co.

Address: 1228 Pleasant Valley Blvd.

Altoona, PA 16602

Phone Number: (814) 944-2547

Fax Number: (814) 944-6893

Contact Person: Tricia A. Wareham

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 furnishings and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE—You may or x may not (CHECK ONE) 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.

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 A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY
SEE APPENDIX C

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by AMERICAN GENERAL CONSUMER DISCOUNT CO. (hereinafter we, us or ours) on your property located at Rd #1 Box 22K, Coalport, PA 16627, IS IN SERIOUS DEFAULT (because you have not made the monthly payments of 438.72 for the months of June 2003, July 2003, and , and/or because Partial payment for May 2003 of \$369.84).

Late charges and other charges have also accrued to this date in the amount of

The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter, is \$1,347.42.

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to us the above amount of \$1,347.42, plus any additional monthly payments and late charge which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at AMERICAN GENERAL CONSUMER DISCOUNT CO., 1228 Pleasant Valley Blvd., Altoona, PA 16602

If you do not cure the default within THIRTY (30) DAYS, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, we also intend to instruct our attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin legal proceedings against you, you will still have to pay the reasonable attorneys' fees, actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the thirty day period, you will not be required to pay attorney's fees.

We may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the thirty 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 foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale (and perform any other requirements under the mortgage). It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately

October 14, 2003. A notice of the date of the Sheriff 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 will be by calling us at the following number: (814) 944-2547. This payment must be cash, cashier's check, certified check, or money order and made payable to us at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in the property. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU 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. (YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE 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 UNDER THE MORTGAGE ARE SATISFIED.] CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST.) YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three times in any calendar year.

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

ADAMS COUNTY

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

CCCS of Western Pa.
 2000 Linglestown Rd.
 Harrisburg, PA 17268
 (717) 541-1757 -- FAX (717) 541-4670

Financial Counseling Services of Franklin
 31 W. 3rd St.
 Waynesboro, PA Rd.
 (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
 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 (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
 (800) 792-2801, FAX (412) 391-4512

Community Action Southwestern
 22 W. High St.
 Waynesburg, PA 15370
 (724) 852-2893

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

Housing Opportunities, Inc.
 133 Seventy St., P. O. Box 9
 McKeesport, PA 15132
 (412) 664-1906 -- FAX # (412) 664-0873

Urban League of Pittsburgh
 Building for Equal Opportunity
 One Smithfield St.
 Pittsburgh, PA 15222-2222
 (412) 227-4802 -- FAX # (412) 261-5207

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

ARMSTRONG COUNTY

CCCS of Western Pennsylvania, Inc.
 217 E. Plank Road
 Altoona, PA 16602
 (814) 944-8100 -- FAX (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 15722
 (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) 774-0793

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

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

BLAIR COUNTY

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15122
 (412) 338-9954 or 1 (800) 737-2933
 FAX (412) 338-9963

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

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 Corp.
 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

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

BERKS COUNTY

Budget Counseling Center
 247 N. 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

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 -- FAX (814) 944-5747

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

BRADFORD COUNTY

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

2. 31 W. Market St.
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX # (570) 821-1785

3. 9 South 7th Street
 Stroudsburg, PA 18360
 (570) 420-8980 or (800) 922-9537
 FAX (570) 420-8981

4. 1631 S. Atherton St., Suite 100
 State College, PA 16801
 (814) 238-3668 -- FAX (814) 238-3669

The Trehab Center of Northeastern Pa
 1. 10 Public Avenue
 Montrose, PA 18801
 (570) 278-3338 or (800) 982-4045
 FAX # (570) 278-1889

2. 185 Elmira St. P.O. Box 218
 Troy, PA 16947
 (570) 297-2101

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

4. 103 Warren Street, P. O. Box 709
 Tunkhannock, PA 18657
 (570) 836-6840 -- FAX (570) 836-6332

5. 33 Walnut Street
 Wellsboro, PA 16901
 (570) 724-5252 -- FAX (570) 724-5783

6. 931 Main Street
 Honesdale, PA 18431
 (570) 253-8941 -- FAX (570) 253-4

BUCKS COUNTY

Acorn Housing Corporation
 846 North Broad St.
 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 Floor
 Philadelphia, PA 19140
 (215) 426-8025 -- FAX (215) 426-9122

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

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

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

American Credit Counseling Institute
 1. 845 Coates St
 Coatesville, PA 19320
 (888) 212-6741
 2. 144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210 -- FAX (610) 265-4814
 3. 755 York Rd., Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

BUTLER COUNTY

Action Housing, Inc.
 426 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102
 FAX (412) 391

CCCS of Western PA
 YMCA Building
 339 N. 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 Comm.
 120 E. 9th Ave.
 Homestead, PA 15120
 (112) 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) 623-6187

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

Indiana County Comm. Action Program
 827 Water St., 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
 19-A College Park Plaza
 Johnston, PA 15904
 (814) 539-6225

* CAMBRIA COUNTY(Cont)

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

CAMERON COUNTY

Northern Tier Community Action Corp.
P. O. Box 389, 135 W. 4th St.
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 Northeastern PA
1631 S. Atherton St., Suite 100
State College, PA 16801
(814) 238-3668 -- FAX (814) 238-3669

CARBON COUNTY

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(610) 821-4011 (800) 220-2733
717 and 814 only for 800
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania:
1. 1400 Abington Executive Park, Suite 1
Clarke Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981
4. 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 (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CENTRE COUNTY

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

Lycoming-Clinton Counties
Commission for Community Action
2138 Lincoln St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

CHESTER COUNTY

Acorn Housing Corporation
846 N. 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 N. Fifth St.
Reading, PA 19601
(215) 375-7866 -- FAX # (215) 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) 426-8122

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 St.
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567

Phila Council for Community Adv
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941

Tabor Community Services, Inc.
439 E. King St.
Lancaster, PA 17602
(717) 397-5182 or (800) 788-5062 (H.O. Only)
FAX # (717) 399-4127

Community Dev'l. 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
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 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 N. Washington St.
Butler, PA 16001
(412) 282-7812

CLEARFIELD COUNTY

Keystone Economic Dev. Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556 -- FAX # (814) 539-1688

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

CCCS of Western PA
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 St. 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 Basis Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6226

COLUMBIA COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market St.
Wilkes-Barre, PA 18702
(717) 821-0837 or (800) 922-9537
FAX # (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

Commission on Economics Opportunity
of Luzerne County
163 Amber Lane

Wilkes-Barre, PA 18702
(570) 826-0510 or (800) 822-0359
FAX (717) 829-1665-CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (717) 455-5631- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CRAWFORD COUNTY

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

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

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

Shenago Valley Urban League, Inc.
601 Indiana Ave.
Farrell, PA 16121
(412) 981-5310

CUMBERLAND COUNTY

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

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) 232-9459

YWCA of Carlisle
301 G St.
Carlisle, PA 17013
(717) 243-3818 -- FAX # (717) 243-3589

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) 334-8328

DAUPHIN COUNTY

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

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

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

DELAWARE COUNTY

Acorn Housing Corporation
846 North Broad St.
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

Consumer Credit Counseling
Service of Delaware Valley
121 Chestnut St. - Suite 400
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

DELAWARE COUNTY (Cont)

Philadelphia Council for Community Advance 100 N. 17th St. 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 1. 175 Strafford Ave., Suite 1 Wayne PA 19087 (610) 971-2210--FAX (610) 687-7860 2. 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- Pager (610) 973-6219

ELK COUNTY

John F. Kennedy Center, Inc. East 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
Northern Tier Community Action Corp. P. O. Box 389, 135 W. 4th St. Emporium, PA 15834 (814) 486-1161 -- FAX (814) 486-0825

ERIE COUNTY

Booker T. Washington Ctr. 1720 Holland St. Erie, PA 16503 (814) 453-5744 -- FAX (814) 453-5749
Greater Erie Community Action Committee 18 West 9th St. Erie, PA 16501 (814) 459-4581 -- FAX (814) 456-0161
John F. Kennedy Center, Inc. 2021 East 20th St. 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 Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893
CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290

Fayette CoCommunity Action Agency, Inc. 137 North Beeson Ave. Uniontown, PA 15401 (724) 437-6050 or (800) 427-INFO FAX (724) 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 Comm. 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962

FOREST COUNTY

Warren-Forrest Counties Economic Opportunity Council 204 Liberty St. P.O. 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

FRANKLIN COUNTY

CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
American Red Cross - Hanover Chapter 529 Carlisle St. 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 S. George St. York, PA 17403 (717) 846-4176

GREEN COUNTY

Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 462-9964
Mon-Valley Unemployed Comm. 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893 -- FAX (724) 627-7713
CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290

HUNTINGDON COUNTY

Bedford-Fulton Housing Services R. D. 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 St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 465-2657
Keystone Economic Devopment Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688
CCCS of Western PA 216-A College Park Plaza Johnstown, PA 15904 (814) 539-6335

JEFFERSON COUNTY

John F. Kennedy Center, Inc. 2021 E. 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243
CCCS of Western Pennsylvania, Inc. YMCA Building 339 N. Washington St. Butler, PA 16001 (724) 282-7812
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 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 1. 31 W. Market St., POB 1127 Wilkes-Barre, PA 18702 (570) 821-0827 or (800) 922-9537 FAX # (570) 821-1785
2. 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 or (800) 220-2733 (717) & (814) ONLY -- FAX (215) 821-8932

GREEN COUNTY

CCCS of Western Pennsylvania, Inc. 912 South George St. York, PA 17403 (717) 846-4176
Tabor Comm. Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127

LAWRENCE COUNTY

CCCS of Western Pennsylvania 1. 1st Federal Plaza - Suite North Mill St. New Castle, PA 16101 (724) 652-8074
2. Chestnut Street, Suite 227 Meadville, PA 16335 (814) 333-8570
Monago Valley Urban League, Inc. 1 Indiana Ave. PA 16121 (814) 981-5310

Housing Opportunities of Beaver County 651 Corporation St., Suite 207 (724) 728-7202 -- FAX (724) 728-7202
--

LEBANON COUNTY

Economic Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 391-1995 -- FAX (570) 622-0429
Tabor Community Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127

LYNN COUNTY

CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 (717) & (814) ONLY -- FAX (610) 821-8932
Economic Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-0429 -- FAX (570) 622-0429

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

Comm on Economics Opportunity of Luzerne Co
 163 Amber Lane,
 Wilkes-Barre, PA 18702
 (570) 826-0510 or (800) 822-0359
 FAX (570) 829-1665 --CALL BEFORE FAXING
 (570) 455-4994 HAZELTON
 FAX # (717) 455-563 -- 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
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 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
 (717) 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 Comm. Action Corp.
 P. O. Box 389, 135 W. 4th St.
 Emporium, PA 15834
 (814) 486-1161 -- FAX (814) 486-0825

MERCER COUNTY

Shenago Valley Urban League, Inc.
 601 Indiana Ave.
 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 Northeast PA
 1631 S. Atherton St., Suite 100
 State College, PA 16801
 (814) 238-3668 -- FAX (814) 238-3669

MONROE COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 9 South 7th Street
 Stroudsburg, PA 18360
 (570) 420-8980 or (800) 922-9537
 FAX (570) 420-8981

Comm on Economics Opportunity of Luzerne Co
 163 Amber Lane.
 Wilkes-Barre, PA 18702
 (570) 826-0510 or (800) 822-0359
 FAX (570) 829-1665 --CALL BEFORE FAXING
 (570) 455-4994 HAZELTON
 FAX # (717) 455-563 -- CALL BEFORE FAXING
 (570) 836-4090 TUNKHANNOCK

MONTGOMERY COUNTY

Acorn Housing Corporation
 846 N. Broad St.
 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
 113 E. Main 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 -- FAX (610) 565-8567

Philadelphia Council For Community Advmnt
 100 N. 17th St. Suite 600
 Philadelphia, PA 19103
 (215) 567-7803-- FAX (215) 963-9941

American Credit Counseling Institute
 1. 845 Coates St.
 Coatesville, PA 19320
 (888) 212-6741
 2. 144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210 -- FAX (610) 265-4814
 3. 755 York Rd, Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

MONTOUR COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

NORTHAMPTON COUNTY

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

NORTHUMBERLAND COUNTY

CCCS of Northeastern Pennsylvania
 1. 31 W. Market Street, POB 1127
 Wilkes-Barre, PA 18702
 (570) 821-0837 or (800) 922-9537
 FAX (570) 821-1785
 2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915
 3. 201 Basin Street
 Williamsport, PA 17703
 (570) 323-6627 -- FAX (570) 323-6626

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

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Rd.
 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 St.
 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
 (717) 243-3818 -- FAX (717) 243-3948

PHILADELPHIA

Acorn Housing Corporation
 846 N. Broad St.
 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
 1. 1515 Market Street, Suite 1325
 Philadelphia, PA 19107
 (215) 563-5665 -- FAX (215) 864-2666
 2. 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 Assoc. of Delaware Valley
 1. 1500 Walnut Street, Suite 601
 Philadelphia, PA 19102
 (215) 545-6010 -- FAX (215) 790-0132
 2. 658 North Watts Street
 Philadelphia, PA 19123
 (215) 978-0224 -- FAX (215) 765-7614

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

PCCA
 100 N. 17th St. 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 Credit Counseling Institute
 1. 845 Coates St.
 Coatesville, PA 19320
 (888) 212-6741
 2. 144 E. Dekalb Pike
 King of Prussia, PA 19406
 (610) 971-2210 -- FAX (610) 265-4814
 3. 755 York Rd, Suite 103
 Warminster, PA 18974
 (215) 444-9429 -- FAX (215) 956-6344

PIKE COUNTY

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

2. 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-8163 or (800) 922-9537
 FAX (570) 587-9134/915

3. 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 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

SCHUYLKILL COUNTY

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

Economic Opportunity 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 (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 Rd.
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

SOMERSET 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.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

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

SULLIVAN COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

SUSQUEHANNA COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

TIoga COUNTY

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 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
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

UNION COUNTY

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

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

CCCS of Northeastern Pennsylvania
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

VENAGO COUNTY

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th St.
Erie, PA 16510
(814) 898-0400 -- FAX (814) 89841243

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

WARREN COUNTY

Booker T. Washington Center
1720 Holland St.
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
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 391-4512

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

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 53 N. College Street
Washington, PA 15301
(724) 222-8292

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

Mon-Valley Unemployed Comm.
120 E. 9th Ave.
Homestead, PA 15120
(412) 462-9962 -- FAX (412) 462-9964
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
1. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-9163 or (800) 922-9537
FAX (570) 587-9134/9135

2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

The Trehab Center of Northeastern PA
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799

2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, PA 16901
(570) 724-5252 -- FAX 724-5783
4. 931 Main Street
Honesdale, PA 18431
(570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709
Tunkhannock, PA 18657
(570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339
Montrose, PA 18801
(570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

WAYNE COUNTY

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

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

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

WESTMORELAND COUNTY (Cont)

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
2. 199 Edison Street Uniontown, PA 15401 (724) 439-8939
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (724) 465-2657 -- FAX (724) 465-5118
Keystone Economic Dev. Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 or (800) 452-0148 FAX (814) 443-3690
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or (800) 737-2933 FAX (412) 338-9963

WYOMING COUNTY

Common Economics Opportunity of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 (570) 826-0510 or (800) 822-0359 FAX (570) 829-1665 -- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631--CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK
CCCS of Northeastern PA
1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1 (800) 922-9537 FAX (570) 587-9134/9135
2. 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 1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783
4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889

YORK COUNTY

American Red Cross Hanover Chapter 529 Carlisle St. Hanover, PA 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.
1. 200 Linglestown Rd. Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670
2. 912 S. George St. York, PA 17403 (717) 846-4176
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX (717) 334-8326

APPENDIX B
Consumer Credit Counseling Agency
Notification to:

Date: _____

Name of Mortgagee: _____

Address: _____

In accordance with the Pennsylvania Homeowner's Emergency Mortgage Assistance Program (Act 91 of 1983), we have been approached for mortgage counseling assistance by:

Name of Applicant

Address

Telephone Number

Mortgage Loan Number

**Address of property on which mortgage is in default,
if different from above.**

The counseling agency met with the above named applicant on _____
Date

who have indicated that they are more than sixty (60) days delinquent on their mortgage payments and have received notification of intention to foreclose from

Name and Address of Mortgagee

In accordance with the Homeowner's Emergency Mortgage Assistance Program, this is to inform you that:

1. If the delinquency cannot be resolved within the 30 day forbearance period as provided by law, the applicant listed above may apply to the Pennsylvania Housing Finance Agency for Homeowner's Emergency Mortgage Assistance.
2. By a copy of this Notice, we are notifying all other mortgagees, if any, which the applicant has indicated as also having a mortgage on the property identified above.
3. It is our understanding that the 30 day forbearance period in which we are now in ends on _____.
4. No legal action to enforce the mortgage may occur during this forbearance period, unless procedural time limits were not met by the homeowner.

Name of Counseling Agency: _____

Signer and Title: _____

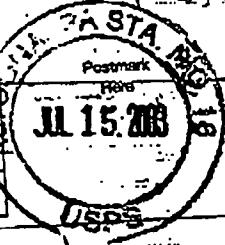
Telephone Number: _____

Address: _____

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage	6 P
Certified Fee	232
Return Receipt Fee (Endorsement Required)	170
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65



Sent To **JOHN J. Waugh**
 Street, Apt. No. or PO Box No. **221 Box 22 K**
 City, State, ZIP-4 **Coalport Pa 16627**

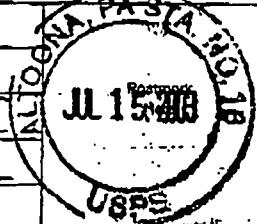
PS Form 2500, January 2001

See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

OFFICIAL USE

Postage	\$ 00
Certified Fee	232
Return Receipt Fee (Endorsement Required)	170
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.65



Sent To **Donna M. Waugh**
 Street, Apt. No. or PO Box No. **221 Box 22 K**
 City, State, ZIP-4 **Coalport Pa 16627**

PS Form 2500, January 2001

See Reverse for Instructions



SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

John J. Waugh
RR 1 Box 22K
Coalport Pa 16627

COMPLETE THIS SECTION ON DELIVERY**A. Signature**

Donna M. Waugh Agent
 Addressee

B. Received by (Printed Name)

Donna M. Waugh 7-18-03

C. Date of Delivery**D. Is delivery address different from item 1?**

Yes

If YES, enter delivery address below: No

1804 Union St.
Coalport PA 16627

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

(Transfer from service label)

7002 0510 0003 5346 2349

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

Donna M. Waugh
RR 1 Box 22K
Coalport, Pa 16627

COMPLETE THIS SECTION ON DELIVERY**A. Signature**

Donna M. Waugh Agent
 Addressee

B. Received by (Printed Name)

Donna M. Waugh 7-18-03

C. Date of Delivery**D. Is delivery address different from item 1?**

Yes

If YES, enter delivery address below: No

1804 UNION ST.
COALPORT PA 16627

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

(Transfer from service label)

7002 0510 0003 5346 2332

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

PS Form 3817, January 2001

PS Form 3817, January 2001

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-1439-CD
*
* PRAECIPE TO REINSTATE COMPLAINT
*
*
* FILED ON BEHALF OF PLAINTIFF:
* AMERICAN GENERAL CONSUMER
* DISCOUNT COMPANY, INC.
*
*
* ATTORNEY FOR PLAINTIFF:
* MICHAEL A. SOSSONG, ESQUIRE
* 3133 NEW GERMANY ROAD
* SUITE NO. 59, MINI MALL
* EBENSBURG, PA 15931
* TEL. NO. (814) 472-7160
* SUPREME CT. I.D. NO. 43957

FILED

OCT 21 2003

William A. Shaw
Prothonotary

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,

Defendants

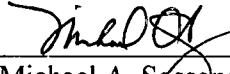
* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION - AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-1439-CD
*

PRAECIPE TO REINSTATE COMPLAINT

TO THE PROTHONOTARY:

On behalf of the Plaintiff, American General Consumer Discount Company, Inc., please
reinstate the complaint in the above captioned matter for service upon the Defendants, JOHN J.
WAUGH AND DONNA M. WAUGH.

Thank you.


Michael A. Sossong, Esquire
Attorney for Plaintiff

FILED

1:25 MA 002
M. 25 2003
2 remittal w/ to add

OCT 21 2003

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

AMERICAN GENERAL CONSUMER DISCOUNT COMPANY INC.

VS.

WAUGH, JOHN J. and DONNA M.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 14606

03-1439-CD

SHERIFF RETURNS

NOW OCTOBER 22, 2003, RAYMOND NEWMAN, SHERIFF OF ADAMS COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JOHN J. WAUGH and DONNA M. WAUGH, DEFENDANTS.

NOW OCTOBER 27, 2003 SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JOHN J. WAUGH & DONNA M. WAUGH, DEFENDANTS BY DEPUTIZING THE SHERIFF OF ADAMS COUNTY. THE RETURN OF SHERIFF NEWMAN IS HERETO ATTACHED AND MADE A PART OF THIS RETURN STATING THAT HE SERVED BOTH COPIES ON DONNA M. WAUGH.

Return Costs

Cost	Description
27.13	SHERIFF HAWKINS PAID BY: PLFF.
20.00	SURCHARGE PAID BY: PLFF.
41.00	ADAMS COUNTY SHERIFF PAID BY: PLFF.

Sworn to Before Me This

5th Day Of Nov 2003

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

So Answers,

Chester A. Hawkins
by Marilyn Hamps
Chester A. Hawkins
Sheriff

FILED

NOV 05 2003
WA
William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF'S DEPARTMENT

ADAMS COUNTY, PENNSYLVANIA

COURTHOUSE, GETTYSBURG, PA 17325

SHERIFF SERVICE
PROCESS RECEIPT, and AFFIDAVIT OF RETURNINSTRUCTIONS: See "INSTRUCTIONS FOR SERVICE OF PROCESS BY THE SHERIFF" on the reverse of the last (No. 5) copy of this form. Please type or print legibly, insuring readability of all copies.
Do not detach any copies. ACSD ENV. #

1. PLAINTIFF/S/

AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC.

2. COURT NUMBER

2003-1439-CD

3. DEFENDANT/S/

JOHN J. WAUGH and DONNA M. WAUGH, husband & wife

4. TYPE OF WRIT OR COMPLAINT:

Complaint in Mortgage Foreclosure

SERVE



John J. Waugh and Donna M. Waugh

5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD.

AT

840 Hanover Street, New Oxford, PA 17350

7. INDICATE UNUSUAL SERVICE: PERSONAL PERSON IN CHARGE DEPUTIZE CERT. MAIL REGISTERED MAIL POSTED OTHER

Now, _____, I, SHERIFF OF ADAMS COUNTY, PA., do hereby depose the Sheriff of _____ County to execute this Writ and make return therof according to law. This deputation being made at the request and risk of the plaintiff. _____

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

SHERIFF OF ADAMS COUNTY

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN—Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

9. SIGNATURE of ATTORNEY or other ORIGINATOR requesting service on behalf of:

Michael A. Sossong, Esq.

 PLAINTIFF
 DEFENDANT

10. TELEPHONE NUMBER

(814) 472-7160

11. DATE

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

12. I acknowledge receipt of the writ or complaint as indicated above.

SIGNATURE of Authorized ACSD Deputy or Clerk and Title

13. Date Received

10-24-2003

14. Expiration / Hearing date

15. I hereby CERTIFY and RETURN that I have personally served, have served person in charge, have legal evidence of service as shown in "Remarks" (on reverse) have posted the above described property with the writ or complaint described on the individual, company, corporation, etc., at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing/or Posting a TRUE and ATTESTED COPY therof.16. I hereby certify and return a NOT FOUND because I am unable to locate the individual, company, corporation, etc., named above. (See remarks below)17. Name and title of individual served Donna M. Waugh served personally and accepted service for John J. Waugh 18. A person of suitable age and discretion then residing in the defendant's usual place of abode. Read Order 19. Address of where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP CODE) 20. Date of Service 21. Time
State and ZIP CODE) 10/27/03 4:55PM22. ATTEMPTS Date Miles Dep.Int. Date Miles Dep.Int. Date Miles Dep.Int. Date Miles Dep.Int.23. Advance Costs 24. 25. 26. 27. Total Costs 28. COST DUE OR REFUND
\$150.00 Fn. Plf. #149508061 \$41.00 Pd. 10/28/03 \$109.00 Ck. #10080

SO ANSWER.

AFFIRMED and subscribed to before me this

N/A

James W. Muller

By (Signature Dep. Sheriff) (Please Print or Type)

James W. Muller

Date
10/27/2003

day of _____

Signature of Sheriff
RAYMOND W. NEWMANDate
10/27/2003

Prothonotary/Deputy/Notary Public

SHERIFF OF ADAMS COUNTY

MY COMMISSION EXPIRES

39. Date Received

I ACKNOWLEDGE RECEIPT OF THE SHERIFF'S RETURN SIGNATURE
OF AUTHORIZED ISSUING AUTHORITY AND TITLE.

SHERIFF'S RETURN OF SERVICE

(1) The within _____ upon _____, the within named defendant by mailing to _____ by _____ mail, return receipt requested, postage prepaid, _____ on the _____ a true and attested copy thereof at _____

The return receipt signed by _____ defendant on the _____ is hereto attached and made a part of this return.

(2) Outside the Commonwealth, pursuant to Pa. R.C.P. 405 (c) (1) (2), by mailing a true and attested copy thereof at _____

in the following manner:

(a) to the defendant by () registered () certified mail, return receipt requested, postage prepaid, addressee only on the _____ said receipt being returned NOT signed by defendant, but with a notation by the Postal Authorities that Defendant refused to accept the same. The returned receipt and envelope is attached hereto and made a part of this return.

And thereafter:

(b) To the defendant by ordinary mail addressed to defendant at same address, with the return address of the Sheriff appearing thereon, on the _____

I further certify that after fifteen (15) days from the mailing date, I have not received said envelope back from the Postal Authorities. A certificate of mailing is hereto attached as a proof of mailing.

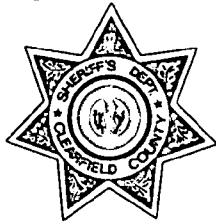
(3) By publication in the Adams County Legal Journal, a weekly publication of general circulation in the County of Adams, Commonwealth of Pennsylvania, and the Gettysburg Times, a daily newspaper published in the County of Adams, Commonwealth of Pennsylvania and having general circulation in said County for _____ successive weeks of _____

The Affidavits from said Adams County Legal Journal and Gettysburg Times, are hereto attached and made part of this return.

(4) By mailing to _____ by _____ mail, return receipt requested, postage prepaid, _____ on the _____ a true and attested copy thereof at _____

The _____ returned by the Postal Authorities marked _____ is hereto attached.

(5) Other _____



Sheriff's Office Clearfield County

OFFICE (814) 765-2641 EXT. 5986
AFTER 4:00 P.M. (814) 765-1533
FAX (814) 765-5915

CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET, SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

ROBERT SNYDER
CHIEF DEPUTY

MARILYN HAMM
DEPT. CLERK

CYNTHIA AUGHENBAUGH
OFFICE MANAGER

PETER F. SMITH
SOLICITOR

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
PAGE 14606

AMERICAN GENERAL CONSUMER DIS. CO. TERM & NO. 03-1439-CD

VS DOCUMENT TO BE SERVED:

JOHN J. WAUGH and DONNA M. WAUGH COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 11/20/2003

MAKE REFUND PAYABLE TO: AMERICAN GENERAL FINANCIAL SERVICES

SERVE: JOHN J. WAUGH and DONNA M. WAUGH

ADDRESS: 840 HANOVER ST., NEW OXFORD, Pa. 17350

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF of CLEARFIELD COUNTY, State of Pennsylvania, do hereby depelize the SHERIFF OF ADAMS COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this 22nd Day of OCTOBER 2003

Respectfully,


CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff

vs.

JOHN J. WAUGH AND DONNA M.
WAUGH, husband and wife,

Defendants

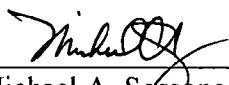
* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION - AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-1439-CD
*

PRAECLPICE FOR DISCONTINUANCE

TO THE PROTHONOTARY:

Please mark the above action settled, discontinued and forever ended.

Thank you.



Michael A. Sossong, Esquire

Attorney for Plaintiff

To the Prothonotary of said county November 21, 2003.

FILED

NOV 24 2003

William A. Shaw
Prothonotary/Clerk of Courts

FILED

No cc

Nov 24 2003

Dsc

not mailed

William A. Shaw
Prothonotary/Clerk of Courts
Copies to CJA

not requested

envelope

RECEIVED
CJA

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

American General Consumer Discount
Company, Inc.

Vs. No. 2003-01439-CD
John J. Waugh
Donna M. Waugh

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:

Settled, Discontinued and Ended

Record costs in the sum of \$92.00 have been paid in full by American General Consumer Discount Company, Inc.

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