

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 MALI
* EBENSBURG, PA 15931
* TEL. NO. (814) 472-7160
* SUPREME CT. I.D. NO. 43057

FILED

SEP 24 2003

William A. Shaw
Prothonotary/Clerk of Courts

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
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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. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone: (814) 765-2641 ext. 5982

BY:


MICHAEL A. SOSSONG, ESQUIRE

AMERICAN GENERAL CONSUMER
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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

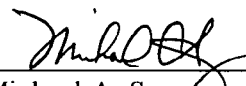
known as Act 91, both dated July 14, 2003, were mailed to Defendants, by first class, United States Mail, certified, return receipt requested and by first class United States Mail, Certificate of Mailing on July 15, 2003.

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. Sosson, 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
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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

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

INSTRUMENT NUMBER
199910456

RECORDED ON

JUN 23, 1999
2:18:22 PM

RECORDING FEES - \$13.00

PROPERTY IMPROVEMENT \$1.00

ORDER
GOVERNMENT FUND \$1.00

STATE WRIT TAX \$0.00

RECORDING TAX \$15.00

(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 seised 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. Mortgagee covenants that Mortgagee 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 Mortgagee 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 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 Mortgagee 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 Mortgagee exercises this option, Mortgagee 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, Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagor.

17. **Acceleration; Remedies.** Upon Mortgagor's breach of any covenant or agreement of Mortgagor 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, Mortgagee shall satisfy or release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordation, if any.

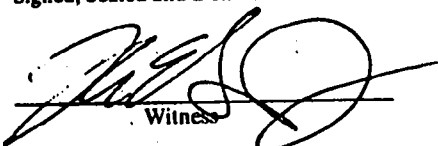
20. **Interest Rate after Judgment.** Mortgagor agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the highest rate permitted by law, not to exceed the Note rate.

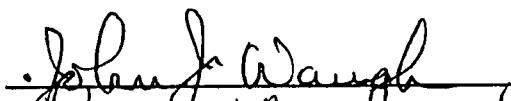
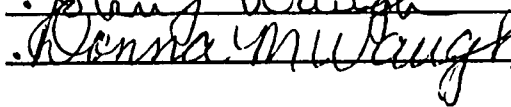
21. **Waiver of Exemptions.** To the extent permitted by law, Mortgagor hereby waives and transfers to Mortgagee any exemption rights permitted under applicable state or federal law with respect to the Property.

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

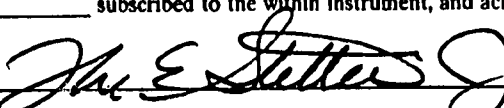

Witness

 (SEAL)
 (SEAL)
_____ (SEAL)

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF Blair)SS


On this, the 17th day of June, 19 99 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, they executed the same for the purposes therein contained.
In witness whereof, I hereunto set my hand and official seal.

Notarial Seal
Thomas E. Stetter, Jr., Notary Public
Allegheny Twp., Blair County
My Commission Expires Dec. 11, 1999
Member, Pennsylvania Association of Notaries


Title of Officer

CERTIFICATE OF RESIDENCE

Susan R. Abbott, of American General Finance Inc.
Mortgagee named in the foregoing Mortgage hereby certify that the correct residence address of said Mortgagee is 2720 Old Rte 220 N.
Altoona, Pennsylvania.
Witness my hand this 17 day of June, 19 99.


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)
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
7. Appraiser for Appraisal Fee. \$ NONE PAID TO
8. Title Exam Fee/Title Insurance \$ 552.00 PAID TO ADVANTAGE EQUITY SER
9. Taxes Paid to Gov't. Agency \$ NONE
10. Abstract Fee \$ NONE PAID TO
11. Paid on Prior Account with Lender \$ NONE
12. Amount Paid to you or on your behalf itemized below \$ 34000.00

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

11.50 % Agreed Rate of Charge
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 HEREOF.

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: John J. Waugh L.S. (Seal)

Witness: Donna M. Waugh L.S. (Seal)

Witness: John J. Waugh L.S. (Seal)

Witness: Donna M. Waugh L.S. (Seal)

Witness: John J. Waugh L.S. (Seal)

Witness: Donna M. Waugh L.S. (Seal)

SEE REVERSE SIDE FOR ADDITIONAL TERMS AND CONDITIONS

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 GRANTEES.....

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 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 statements 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 grantor/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. 203, 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 (SEAL)
Marge Waugh (SEAL)
(SEAL)
(SEAL)
(SEAL)
(SEAL)

CERTIFICATE OF RESIDENCE

I hereby certify, that the precise residence of the grantor named herein is as follows:
123 McClellan Street
Fallentimber, PA 16639
John L. Ryan
Attorney or Agent for Grantor

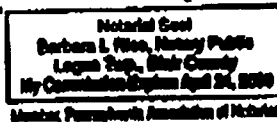
Commonwealth of Pennsylvania } SS:
County of BLAIR

On this, the 7th day of June 19 99, 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.



Barbara L. Rice
My Commission Expires



Commonwealth of Pennsylvania } SS:
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

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 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

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 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 Pinkshon Co., Williamsport, Pa. 17701

MARGE WAUGH, GRANTOR

AND

JOHN J. and DONNA M.
WAUGH, Grantees

Dated June 1999

For property situated in the
Township of Bearfield, 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.
Altoona, PA 16602
(814) 942-1731
The Computer - Granite - Prince Gallatin Area
(814) 872-3750

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
199909540
RECORDED ON
JUN 09, 1999
12:14:41 AM

RECORDING FEES - \$15.00
RECORDED
COUNTY IMPROVEMENT \$1.00
FUND
RECORDED
IMPROVEMENT FUND
STATE MORT TAX \$0.50
TOTAL \$17.50

Wm. Lynn Hollen

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 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.

EXHIBIT

3

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 INMEDITAMENTE 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 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

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 Seventh 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) 836-6322
5. 33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 -- FAX (570) 724-5723
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 Trevoze Corporate Center 4606 Street Road Trevoze, PA 19047 (215) 563-5665
Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 -- FAX (215) 744-2012
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 FAX (610) 821-8932
American Credit Counseling Institute 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 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 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.
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) 788-5062 (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 Stafford 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

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

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 Pennsylvani, 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 Squar. 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 Development 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
Pottsville, PA 16835
(814) 333-8570

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

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania

- 31 W. Market Street, 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

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) 898-1243Northern 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

- 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
- 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 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 Advmt
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 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

- 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

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) 541-4670Financial 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) 324-8753

- 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) 565-8567PCCA
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) 744-2012

- American Credit Counseling Institute
- 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
 - 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- 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
- 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

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 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 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.

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

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
(814) 944-6893
Fax Number:
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 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 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 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 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) 539-6225

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 Summitt, 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
Clarke Summitt, 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

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

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 Squar. 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 Development 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 Pottsville, PA 16835 (610) 333-8570
Lehigh Valley Urban League, Inc. Indiana Ave. Allentown, PA 16121 (610) 981-5310
Hunting Opportunities of Beaver County 65th 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) 622-0429 -- 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 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) 898-1243Northern 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 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) 765-1427Northwest 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) 541-4670Financial 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) 324-8753

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) 426-9122Housing 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
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.
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(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

VENANGO 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

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
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Wellsboro, PA 16901
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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: _____

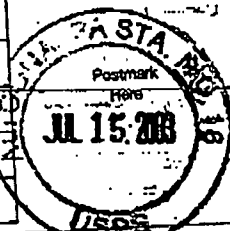
Telephone Number: _____

Address: _____

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

OFFICIAL USE

Postage	\$ 60
Certified Fee	250
Return Receipt Fee (Endorsement Required)	170
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 460



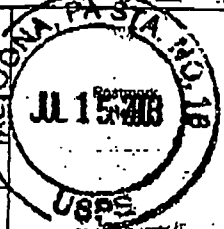
Sent To John J. Waugh
 Street, Apt. No.,
 or PO Box No. RR 1 Box 22 K
 City, State, ZIP+4 Coalport Pa 16627

PS Form 3800, 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	220
Return Receipt Fee (Endorsement Required)	170
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 460



Sent To Donna M. Waugh
 Street, Apt. No.,
 or PO Box No. RR 1 Box 22 K
 City, State, ZIP+4 Coalport Pa 16627

PS Form 3800, 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
RR1 Box 22K
Coalport Pa 16627

2. Article Number

(Transfer from service label)

7002 0510 0003 5346 2349

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x 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? ☒ YesIf 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**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
RR1 Box 22K
Coalport, Pa 16627

2. Article Number

(Transfer from service label)

7002 0510 0003 5346 2332

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x 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? ☒ YesIf 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

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	AMERICAN GENERAL FINANCE, INC. 1228 PLEASANT VALLEY BLVD ALTOONA PA 16602-4742
One piece of ordinary mail addressed to:	
DORIS M. WAUGH RR 1 Box 22K Coalport Pa 16627	

PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	AMERICAN GENERAL FINANCE, INC. 1228 PLEASANT VALLEY BLVD ALTOONA PA 16602-4742
One piece of ordinary mail addressed to:	
JOHN J. WAUGH RR 1 Box 22K Coalport, Pa 16627	

PS Form 3817, January 2001

10/21/03 Document
Reinstated/Reissued to Sheriff/Attorney
for service.
William A. Shaw
Deputy Prothonotary

2cc to shiff
2cc to atty.

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

William A. Shaw
Prothonotary/Clerk of Courts

FILED P. 11:30 AM
SEP 24 2003 2cc Shaw

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.

Sheriff Docket #

14606

VS.

03-1439-CD

WAUGH, JOHN J. and DONNA M.

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

0/3:20
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- 1439-0
*
* 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 L. 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-
*

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

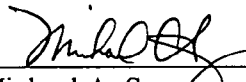
known as Act 91, both dated July 14, 2003, were mailed to Defendants, by first class, United States Mail, certified, return receipt requested and by first class United States Mail, Certificate of Mailing on July 15, 2003.

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. Sosson, 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

AREN L. STARCK
STER AND RECORDER
FIELD COUNTY, PA
Pennsylvania

INSTRUMENT NUMBER
199910456

RECORDED ON

23, 1999

2:18:22 PM

RECORDING FEES - \$13.00

PROPERTY IMPROVEMENT \$1.00

ORDER \$1.00

MENT FUND \$1.00

WRIIT TAX \$15.00

(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 seised 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. Mortgagee covenants that Mortgagee 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 Mortgagee 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.

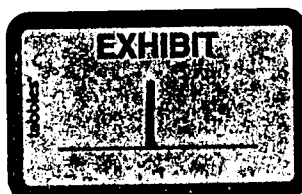
6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Mortgagor shall keep the Property in good repair and shall not commit waste or permit demolition, impairment, or deterioration of the Property and shall comply with the provisions of any lease if this 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.



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 Mortgagee 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 Mortgagee exercises this option, Mortgagee 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, Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagor.

17. Acceleration; Remedies. Upon Mortgagor's breach of any covenant or agreement of Mortgagor 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, Mortgagee 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.

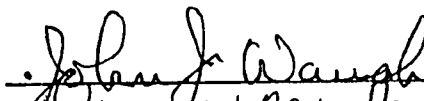
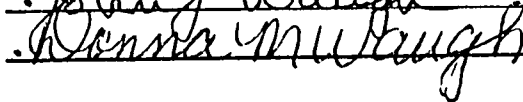
21. Waiver of Exemptions. To the extent permitted by law, Mortgagor hereby waives and transfers to Mortgagee any exemption rights permitted under applicable state or federal law with respect to the Property.

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


Witness
COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF Blair)

 (SEAL)
 (SEAL)
_____ (SEAL)

On this, the 17th day of June, 19 99 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/she/they executed the same for the purposes therein contained.
In witness whereof, hereunto set my hand and official seal.

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

Title of Officer

Member, Pennsylvania Association of Notaries

CERTIFICATE OF RESIDENCE

Abbott

of American General Finance Inc.

Mortgagee named in the foregoing Mortgage hereby certify that the correct residence address of said Mortgagee is 2720 Old Rte 220 N.

Altoona, Pennsylvania.

Witness my hand this 17 day of June, 19 99.


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)
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
7. Appraiser for Appraisal Fee	\$ NONE PAID TO
8. Title Exam Fee/Title Insurance	\$ 552.00 PAID TO ADVANTAGE EQUITY SER
9. Taxes Paid to Gov't. Agency	\$ NONE
10. Abstract Fee	\$ NONE PAID TO
11. Paid on Prior Account with Lender	\$ NONE
12. Amount Paid to you or on your behalf itemized below	\$ 34000.00 TO
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
A. \$ 2720.00	Points (Prepaid Finance Charge)
B. \$ NONE	Brokers Fee Prepaid FINANCE CHARGE
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 costs 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:

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 OF THIS CONTRACT. 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: John J. Waugh L.S. (Seal)
Witness: Donna M. Waugh L.S. (Seal)
Witness: _____ L.S. (Seal)
SIGNATURE OF OTHER BORROWER

SEE REVERSE SIDE FOR ADDITIONAL TERMS AND CONDITIONS

INTEREST RATES OVER 15.00% - TRUNCATED INSURANCE

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 in 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.

[illegible][illegible]

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 GRANTEES.....

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 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 statements 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 grantee/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 E. Waugh
John E. 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. 253, approved September 10, 1963, 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 (REAL)
Marge Waugh (REAL)
..... (REAL)
..... (REAL)
..... (REAL)
..... (REAL)

CERTIFICATE OF RESIDENCE

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

Commonwealth of Pennsylvania } SS:
County of BLAIR

On this, the 7th day of June 19 99, 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.

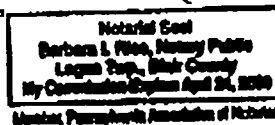


Commonwealth of Pennsylvania } SS:
County of

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

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 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

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 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 Pinkshon Co., Williamsport, Pa. 17701

MARGE WAUGH, Grantor

AND

JOHN J. and DONNA M.
WAUGH, Grantees

Dated June 1999

For property situated in the
Township of Beasleria, County
of Clearfield, Pennsylvania
Consideration \$1.00

Recorded

Entered fee record in the Recorder's

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

Recorder

Win. Lynn Hollen

Attorney at Law

1633 East Pleasant Valley Blvd.

Altoona, PA 16602

(814) 942-1131

The Coalport - Grondale - Prince Gallatin Area

(814) 672-3790

Commonwealth of Pennsylvania

SS:

County of

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

199909540

RECORDED IN

JUN 09, 1999

11:14:41 AM

RECORDING FEES - \$15.00

RECORDED

COUNTY IMPROVEMENT \$1.00

FUND

RECORDED

IMPROVEMENT FUND \$1.00

STATE MORT TAX \$0.50

TOTAL \$17.50

1000-1000-1000

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 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 you 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.

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 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

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 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) 724-5717
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 Trevoze Corporate Center 4606 Street Road Trevoze, PA 19047 (215) 563-5665
Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 -- FAX (215) 744-2012
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 FAX (610) 821-8932
American Credit Counseling Institute 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 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 Developm 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) 788-5062 (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

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

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 Squar. 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 Development 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 Hendville, PA 16335 (814) 333-8570
Sherago 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 Oppor Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania

- 31 W. Market Street, 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

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

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

- 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
- 9 South 7th Street
Stroudsburg, PA 18380
(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 Advmt

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
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

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

- 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
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

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
- 9 South 7th Street
Stroudsburg, PA 18380
(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.
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(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.
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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.
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(814) 944-8100 -- FAX (814) 944-5747

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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.
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YMCA Building 339 N. Washington St.
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WARREN COUNTY *

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

Greater Erie Community Action Committee
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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

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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)

<p>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</p>
<p>Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (724) 465-2657 -- FAX (724) 465-5118</p>
<p>Keystone Economic Dev. Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688</p>
<p>Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964</p>
<p>Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 or (800) 452-0148 FAX (814) 443-3690</p>
<p>Credit Counselors of PA 401 Wood Street, Suite 908 Pittsburgh, PA 15222 (412) 338-9954 or (800) 737-2933 FAX (412) 338-9963</p>

WYOMING COUNTY

<p>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</p>
<p>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</p>
<p>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</p>

YORK COUNTY

<p>American Red Cross Hanover Chapter 529 Carlisle St. Hanover, PA 17331 (717) 637-3768 -- FAX (717) 637-3294</p>
<p>Housing Council of York 116 North George Street York, PA 17401 (717) 854-1541 -- FAX (717) 845-7934</p>
<p>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</p>
<p>Adams County Housing Authority 139--143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX (717) 334-8326</p>

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 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 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 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 BECAME 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

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
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SUSQUEHANNA COUNTY

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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 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) 541-4870 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) 334-8526

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 INMEDITAMENTE 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:	<u>Donna M. Waugh</u>
PROPERTY ADDRESS:	<u>RR 1 Box 22K, Coalport, PA 16627</u>
LOAN ACCT. NO.:	<u>16692223</u>
ORIGINAL LENDER:	<u>American General Consumer Discount Co., Inc.</u>
CURRENT LENDER/SERVICER:	<u>American General Consumer Discount Co., Inc.</u>

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 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) 281-5207
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) 774-0793
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 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) 928-8144
4. 103 Warren Street, P. O. Box 709 Tunkhannock, PA 16657 (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) 253-4000

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 Trevoise Corporate Center 4606 Street Road Trevoise, 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 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 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
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

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

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 Squar. 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 Leadville, PA 16335 (814) 333-8570
Lehigh Valley Urban League, Inc. Indiana Ave. Allentown, PA 16121 (610) 981-5310
Housing Opportunities of Beaver County 65th 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 Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania

- 31 W. Market Street, 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

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

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

- 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
- 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 Advmt
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
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

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
- 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
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

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
- 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.
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(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

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)

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

WYOMING COUNTY

<p>Common Economics Opportunity of Luzerne Co</p> <p>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</p>
<p>CCCS of Northeastern PA</p> <p>1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1 (800) 922-9537 FAX (570) 587-9134/9135</p> <p>2. 31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785</p>
<p>The Trehab Center of Northeastern PA</p> <p>1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799</p> <p>2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144</p> <p>3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783</p> <p>4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817</p> <p>5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332</p> <p>6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889</p>

YORK COUNTY

<p>American Red Cross</p> <p>Hanover Chapter</p> <p>529 Carlisle St. Hanover, PA 17331 (717) 637-3768 -- FAX (717) 637-3294</p>
<p>Housing Council of York</p> <p>116 North George Street York, PA 17401 (717) 854-1541 -- FAX (717) 845-7934</p>
<p>CCCS of Western Pennsylvania, Inc.</p> <p>1. 200 Linglestown Rd. Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670</p> <p>2. 912 S. George St. York, PA 17403 (717) 846-4176</p>
<p>Adams County Housing Authority</p> <p>139--143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX (717) 334-8326</p>

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: _____

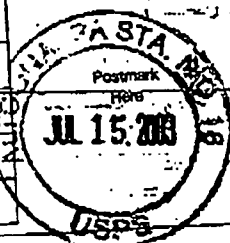
Telephone Number: _____

Address: _____

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

OFFICIAL USE

Postage	\$ 40
Certified Fee	253
Return Receipt Fee (Endorsement Required)	178
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465



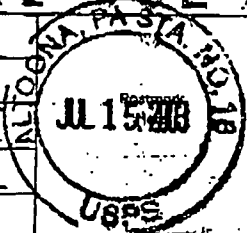
Sent To John J. Waugh
 Street, Apt. No.,
 or PO Box No. RR1 Box 22 K
 City, State, ZIP+4 Coalport Pa 16627

PS Form 3800, January 2001

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)	177
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 465



Sent To Donna M. Waugh
 Street, Apt. No.,
 or PO Box No. RR1 Box 22 K
 City, State, ZIP+4 Coalport Pa 16627

PS Form 3800, 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
RR1 Box 22K
Coalport Pa 16627

2. Article Number

(Transfer from service label)

7002 0510 0003 5346 2349

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x Donna M Waugh ☐ Agent
☒ Addressee

B. Received by (Printed Name)

Donna M Waugh ☐ Date of Delivery

D. Is delivery address different from item 1? ☒ YesIf 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**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
RR1 Box 22K
Coalport, Pa 16627

2. Article Number

(Transfer from service label)

7002 0510 0003 5346 2332

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x Donna M Waugh ☐ Agent
☒ Addressee

B. Received by (Printed Name)

Donna M Waugh ☐ Date of Delivery

D. Is delivery address different from item 1? ☒ YesIf 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

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER			
Received From:	AMERICAN GENERAL FINANCE, INC. 1228 PLEASANT VALLEY BLVD ALTOONA PA 16602-4742		
One piece of ordinary mail addressed to:			
Donna M. Waugh RR 1 Box 22K Coalport Pa 16627			

PS Form 3817, January 2001

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING	
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER			
Received From:	AMERICAN GENERAL FINANCE, INC. 1228 PLEASANT VALLEY BLVD ALTOONA PA 16602-4742		
One piece of ordinary mail addressed to:			
John J. Waugh RR 1 Box 22K Coalport, Pa 16627			

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

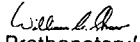
* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-1439 CD
*
* COMPLAINT
*
*
* FILED ON BEHALF OF PLAINTIFF:
* AMERICAN GENERAL CONSUMER
* DISCOUNT COMPANY, INC.
*
*
* ATTORNEY FOR PLAINTIFF:
* MICHAEL A. SOSSONG, 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. Sossonog

Attest.


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. SOSONG, 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

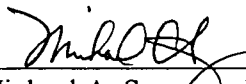
known as Act 91, both dated July 14, 2003, were mailed to Defendants, by first class, United States Mail, certified, return receipt requested and by first class United States Mail, Certificate of Mailing on July 15, 2003.

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. Sosson, 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

KAREN L. STARK
REGISTER AND RECORDER
CLEARFIELD COUNTY, PA
PENNSYLVANIA

INSTRUMENT NUMBER
199910456

RECORDED ON

JUN 23, 1999
2:18:22 PM

RECORDING FEES - \$13.00

INDEXER

PROPERTY IMPROVEMENT \$1.00

MOORER
OVERMENT FUND \$1.00

UNIT TAX \$15.00

Mission

(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 Mortgagee 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. Mortgagee covenants that Mortgagee 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 Mortgagee 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 Mortgagee's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Mortgagee'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 Mortgagee 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.

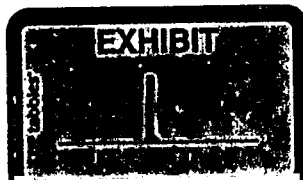
6. **Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments.** Mortgagor shall keep the Property in good repair and shall not commit waste or permit demolition, impairment, or deterioration of the Property and shall comply with the provisions of any lease if this 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 Mortgagee'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 Mortgagee'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.



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 Mortgagee 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 Mortgagee exercises this option, Mortgagee 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, Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagor.

17. **Acceleration; Remedies.** Upon Mortgagor's breach of any covenant or agreement of Mortgagor 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, Mortgagee shall satisfy or release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordation, if any.

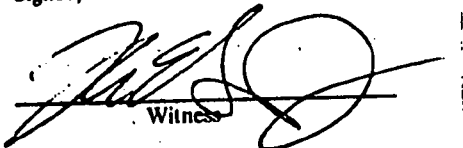
20. **Interest Rate after Judgment.** Mortgagor agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the highest rate permitted by law, not to exceed the Note rate.

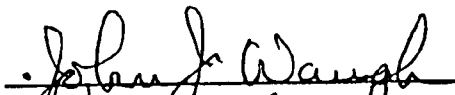
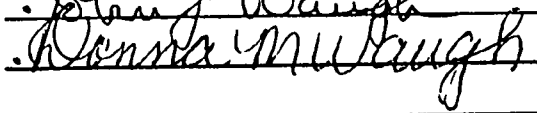
21. **Waiver of Exemptions.** To the extent permitted by law, Mortgagor hereby waives and transfers to Mortgagee any exemption rights permitted under applicable state or federal law with respect to the Property.

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.

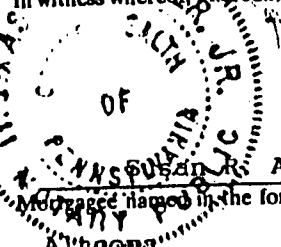
Signed, Sealed and Delivered in the Presence of


Witness

 (SEAL)
 (SEAL)
_____ (SEAL)

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF Blair)

On this, the 17th day of June, 19 99, 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. Stetter, Jr., Notary Public
Allegheny Twp., Blair County
My Commission Expires Dec. 11, 1999

Title of Officer

Member, Pennsylvania Association of Notaries
CERTIFICATE OF RESIDENCE

Abbott of American General Finance Inc.
Mortgagee named in the foregoing Mortgage hereby certify that the correct residence address of said Mortgagee is 2720 Old Rte 220 N.
Altoona, Pennsylvania.

Witness my hand this 17 day of June, 19 99.


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	PAID TO	
4. \$ NONE	Paid to Property Insurance Co.	10. Abstract Fee	\$ NONE	PAID TO	
5. \$ NONE	Paid to Public Officials for Certificate of Title Fees	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

11.50 % Agreed Rate of Charge

13. \$ 38419.71	Amount Financed (Sum of lines 1 thru 12)	A. \$ 2720.00	Points (Prepaid Finance Charge)	\$	
14. \$ 66873.09	FINANCE CHARGE	B. \$ NONE	Brokers Fee Prepaid FINANCE CHARGE	\$	
15. \$ 12.58	% ANNUAL PERCENTAGE RATE	(Paid to		\$	
16. \$ 105292.80	Total of Payments	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 costs 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:

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: John J. Waugh L.S. (Seal)

Witness: Donna M. Waugh L.S. (Seal)

Witness: _____ L.S. (Seal)

SIGNATURE OF OTHER BORROWER

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.

[illegible][illegible]

**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 McClellen Street,
Fallentimber, County of Cambria, Pennsylvania as Tenants by the Entireties
with Rights of Survivorship hereafter known as the GRANTEES.....

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

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. 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

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
DJOHN 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 GRANTEES.....

WITNESSETH, That in consideration of \$1.00

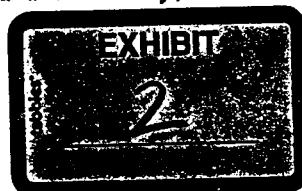
ONE DOLLAR and 00/100----- Dollars,

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 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 statements 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 grantee/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 E. Waugh
John E. 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. 883, approved September 10, 1965, 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 (SEAL)
Marge Waugh (SEAL)

CERTIFICATE OF RESIDENCE

I hereby certify, that the precise residence of the grantor, named *John Lynn Hollen* herein is as follows:
123 McClellan Street
Fallentimber, PA 16639
Attorney or Agent for Grantor

Commonwealth of Pennsylvania }
County of BLAIR } SS:

On this, the 7th day of June 19 99, 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.



Barbara J. Rice
My Commission Expires

Notarial Seal
Barbara J. Rice, Notary Public
Ligon Township, Blair County
My Commission Expires April 24, 2000
Member, Pennsylvania Association of Notaries

Commonwealth of Pennsylvania }
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 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

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 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

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 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 Plunkhorn Co., Williamsport, Pa. 1-800-333-3333

MARGR 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

19

Fees \$

Recorder

Wm. Lynn Hollen

Attorney at Law

1633 East Pleasant Valley Blvd.

Altoona, PA 16602

(814) 942-1131

The Coalport - Glendale - Pines Gallatin Area

(814) 872-3790

Commonwealth of Pennsylvania

SS:

County of

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. BYARCK
REGISTER AND RECORDER
CLEARFIELD COUNTY - PA
Pennsylvania

INSTRUMENT NUMBER

199909540

RECORDED ON

JUN 09, 1999

11:14:41 AM

RECORDING FEES - \$15.00

RECORDOR

COUNTY IMPROVEMENT \$1.00

FUND

RECORDED \$1.00

IMPROVEMENT FUND \$0.50

STATE MFT TAX \$17.50

TOTAL

\$17.50

Under Seal

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 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 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 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 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) 928-8144
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) 724-5702
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 Trevoe Corporate Center 4606 Street Road Trevoe, PA 19047 (215) 563-5665
Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 -- FAX (215) 744-2012
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 FAX (610) 821-8932
American Credit Counseling Institute 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 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 Developm 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 19801
(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 Stratford 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

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

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 Development 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
Pottsville, PA 16835
(610) 333-8570

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

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania

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) 922-0359
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

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) 535-6558 -- 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) 334-8526

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 INMEDITAMENTE 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:	<u>Donna M Waugh</u>
PROPERTY ADDRESS:	<u>RR 1 Box 22K, Coalport, PA 16627</u>
LOAN ACCT. NO.:	<u>16692223</u>
ORIGINAL LENDER:	<u>American General Consumer Discount Co., Inc.</u>
CURRENT LENDER/SERVICER:	<u>American General Consumer Discount Co., Inc.</u>

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 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 by 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 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 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) 774-0793
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 Trevoise Corporate Center 4606 Street Road Trevoise, 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. 550 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 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 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) 539-6225

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 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) 536-6556 -- 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) 334-8328

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 Stratford 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

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

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 Squar. 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

Lehigh Valley Urban League, Inc.
Indiana Ave.
Allentown, PA 16121
(610) 981-5310

Hunting 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 Support 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)
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 Advmt
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 Unglesstown 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

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2. German St. P.O. Box 389
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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

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 250
 Return Receipt Fee (Endorsement Required) 170
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 465

Postmark
 JUL 15 2001
 USPS

Sent To John J. Waugh
 Street, Apt. No., or PO Box No. RR1 Box 22 K
 City, State, ZIP+4 Coalport Pa 16627

PS Form 3800, 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 220
 Return Receipt Fee (Endorsement Required) 170
 Restricted Delivery Fee (Endorsement Required)
 Total Postage & Fees \$ 465

Postmark
 JUL 15 2001
 USPS

Sent To Donna M. Waugh
 Street, Apt. No., or PO Box No. RR1 Box 22 K
 City, State, ZIP+4 Coalport Pa 16627

PS Form 3800, 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
RR1 Box 22K
Coalport Pa 16627

2. Article Number

(Transfer from service label)

7002 0510 0003 5346 2349

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x Donna M Waugh ☐ Agent
☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

Donna M Waugh 7-18-03

D. Is delivery address different from item 1? ☒ YesIf 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**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
RR1 Box 22K
Coalport, Pa 16627

2. Article Number

(Transfer from service label)

7002 0510 0003 5346 2332

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

x Donna M Waugh ☐ Agent
☒ Addressee

B. Received by (Printed Name)

C. Date of Delivery

Donna M Waugh 7-18-03

D. Is delivery address different from item 1? ☒ YesIf 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

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	AMERICAN GENERAL FINANCE, INC. 1228 PLEASANT VALLEY BLVD ALTOONA PA 16602-4742
One piece of ordinary mail addressed to: DORIS M. WAUGH RR 1 Box 22K Coalport Pa 16627	

PA JUL 15 2003 090

PS Form 3817, January 2001

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
Received From:	AMERICAN GENERAL FINANCE, INC. 1228 PLEASANT VALLEY BLVD ALTOONA PA 16602-4742
One piece of ordinary mail addressed to: JOHN J. WAUGH RR 1 Box 22K Coalport, Pa 16627	

PA JUL 15 2003 090

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. Søssong, Esquire
Attorney for Plaintiff

1.25: Noted comments to copy.

m. 1:25. 13A-1 2003
OCT 21 2003

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

AMERICAN GENERAL CONSUMER DISCOUNT COMPANY INC.

Sheriff Docket # 14606

VS.

03-1439-CD

WAUGH, JOHN J. and DONNA M.

COMPLAINT IN MORTGAGE FORECLOSURE

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

So Answers,

5th Day Of Nov 2003

William A. Shaw

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

Chester A. Hawkins
by Marilyn Hays
Chester A. Hawkins
Sheriff


FILED

NOV 05 2003

Shaw
William A. Shaw
Prothonotary/Clerk of Courts

SHERIFF'S DEPARTMENT**ADAMS COUNTY, PENNSYLVANIA****COURTHOUSE, GETTYSBURG, PA 17325****SHERIFF SERVICE
PROCESS RECEIPT, and AFFIDAVIT OF RETURN**

INSTRUCTIONS: 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  AT	5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD. John J. Waugh and Donna M. Waugh	
	6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP CODE) 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 deputize the Sheriff of _____ County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff. _____

SHERIFF OF ADAMS COUNTY

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE.

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.	<input checked="" type="checkbox"/> PLAINTIFF <input type="checkbox"/> DEFENDANT	10. TELEPHONE NUMBER (814) 472-7160	11. DATE
---	---	--	----------

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

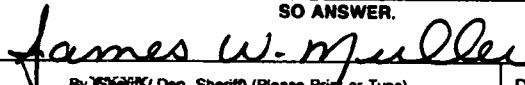
12. I acknowledge receipt of the writ or complaint as indicated above.	SIGNATURE of Authorized ACSD Deputy or Clerk and Title	13. Date Received 10-24-2003	14. Expiration / Hearing date
--	--	---------------------------------	-------------------------------

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 thereof.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. <input type="checkbox"/>	Read Order <input type="checkbox"/>
--	---	--

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 10/27/03	21. Time 4:55PM
--	---------------------------------	--------------------

22. ATTEMPTS	Date	Miles	Dep.Int.	Date	Miles	Dep.Int.	Date	Miles	Dep.Int.	Date	Miles	Dep.Int.	Date	Miles	Dep.Int.
23. Advance Costs \$150.00 Rm. Plf. #149508061	24.	25.	26.	27. Total Costs \$41.00 Pd. 10/28/03	28. COST DUE OR REFUND \$109.00 Ck. #10080										

AFFIRMED and subscribed to before me this _____ N/A	SO ANSWER. 	
day of _____	By <input checked="" type="checkbox"/> Sheriff/Dep. Sheriff (Please Print or Type) James W. MULLER	Date 10/27/2003
Prothonotary/Deputy/Notary Public	Signature of Sheriff RAYMOND W. NEWMAN	Date 10/27/2003
MY COMMISSION EXPIRES	SHERIFF OF ADAMS COUNTY	
I ACKNOWLEDGE RECEIPT OF THE SHERIFF'S RETURN SIGNATURE OF AUTHORIZED ISSUING AUTHORITY AND TITLE.	39. Date Received	

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.

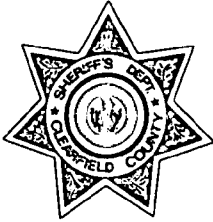
- () (3) By publication in the Adams County Legal Journal, a weekly publication of general circulation in
the County of Adams, Commonwealth of Pennsylvania, and the Gettysburg Times, a daily
newspaper published in the County of Adams, Commonwealth of Pennsylvania and having general
circulation in said 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 _____



CHESTER A. HAWKINS
SHERIFF

Sheriff's Office Clearfield County

COURTHOUSE
1 NORTH SECOND STREET, SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

OFFICE (814) 765-2641 EXT. 5986
AFTER 4:00 P.M. (814) 765-1533
FAX (814) 765-5915

ROBERT SNYDER
CHIEF DEPUTY
CYNTHIA AUGHENBAUGH
OFFICE MANAGER

MARILYN HAMM
DEPT. CLERK
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 deputize 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

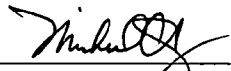
* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION - AT LAW
*
* IN MORTGAGE FORECLOSURE
*
*
* NO. 2003-1439-CD
*

PRAECIPE 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

NbCC

11/23/2003
NOV 24 2003

Disc

William A. Shay
Prothonotary/Clerk of Courts

not requested.

Copied to C/A

not
envelope

**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