

03-1675-CD
NATIONAL CITY BANK OF PENNA. vs. JOHN TARTAI, JR, et al.

FILED

NOV 07 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

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

Plaintiff

vs.

No. 03-1675-CD

COMPLAINT IN MORTGAGE FORECLOSURE

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL
Defendants

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

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Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

CERTIFICATE OF ADDRESS:
203 N. FOURTH STREET
CITY OF DUBOIS
PARCEL NO. #007.3-024-000-07925

BERNSTEIN FILE NO. F0040761

NOTICE

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

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

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

vs. No.

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL
Defendants

NOTICE AND COMPLAINT

NOTICE

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

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

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

COMPLAINT

1. National City Bank of Pennsylvania, successor in interest to Integra Mortgage Company, is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio and is hereinafter referred to as "Plaintiff".
2. Defendants are adult individuals who reside at 203 N. Fourth Street, DuBois, Clearfield County, Pennsylvania 15801.
3. On or about November 17, 1994 Defendants executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendants. Said Mortgage was recorded in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1644, Page 275. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.
4. Of even date with said Mortgage, Defendant executed and delivered to Plaintiff a Note, a copy of which is attached hereto, marked Exhibit "2" and made a part hereof.
5. By the terms and conditions of the aforementioned Mortgage and Note, Defendant agreed to repay certain sums to Plaintiff and, in so doing, to make certain monthly payments to Plaintiff as is more specifically shown by said Mortgage and Note.

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

7. On or about September 4, 2003 Notices of Homeowner's Emergency Act of 1983 were sent to Defendants in accordance with Act 91 of 1983(P.L.385, No. 91), as amended, and in accordance with Act 6 of 1974 (P.L. 11, No. 6), as amended, and pursuant to 12 PA. Code Chapter 31, Subchapter B, Section 31.201 et seq., as amended, and that an action on said Mortgage may be commenced after 33 days from the postmark date of said Notices. Said Notices Further advised Defendants of Defendant's rights and obligations in accordance with said Acts. Copies of said notices are attached hereto and collectively marked Exhibit "3", and made a part hereof.

8. Plaintiff avers that the outstanding principal balance due is \$95,846.26.

9. Plaintiff is entitled to interest at the rate of 9.25 percent per annum. Interest due from May 16, 2003 through and including November 15, 2003 amounts to \$4,507.29.

10. Pursuant to the terms and conditions of the aforementioned mortgage, Plaintiff, at its discretion, may do or pay whatever is necessary to protect the value of the property and Plaintiff's rights in the property. This sum is currently is \$651.30.

11. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$146.10 as of November 15, 2003.

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

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

WHEREFORE, Plaintiff demands judgment in mortgage foreclosure against Defendants, jointly and severally, in the amount of \$102,000.95 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN LAW FIRM, P.C.

By: *Marlene J. Bernstein*
Marlene J. Bernstein, Esquire
Attorneys for Plaintiff
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100
BERNSTEIN FILE NO. F0040761

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on November 17, 1994
The mortgagor is JOHN TARTAL JR AND REBECCA RUTH TARTAL

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

which is organized and existing under the laws of Commonwealth of Pennsylvania
and whose address is 116 Allegheny Center Mall Pittsburgh, PA 15212-5355
("Lender"). Borrower owes Lender the principal sum of
Dollars (U.S.\$ 118,400.00).

One Hundred Eighteen Thousand Four Hundred and 00/100
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for
monthly payments, with the full debt, if not paid earlier, due and payable on MAY 30 2015. This Security
Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,
extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph
7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements
under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to
Lender the following described property located in CLEARFIELD
County, Pennsylvania:

SEE ATTACHED LEGAL DESCRIPTION

which has the address of 303 N FOURTH ST DUEOIS
Pennsylvania 15801 ("Property Address");
[Zip Code] (Street, City).

PENNSYLVANIA-CHICAGO FAMILY-FINMAG/PA/IL/MI UNIFORM INSTRUMENT
Form 3009. 9/93 Amended 5/91

EXHIBIT !
PAGE 1 OF 6 PAGES

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

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

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

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

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

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

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

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

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

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

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

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

Form 1030 6/70

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

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

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

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

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

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

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

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

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

9. **Inspection.** Lender or his agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

0133674

NOTE
(Biweekly Payments-Fixed Rate-Without Conversion)

November 17, 19 94

Punxsutawney

PA

(City)

(State)

203 N FOURTH ST DUBOIS, PA 15801

(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 116,400.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is Integra Mortgage Company.

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

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 9.2500 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

Time and Place of Payments

I will pay principal and interest by making payments every fourteen days (the "biweekly payments"), beginning on December 12, 19 94. I will make the biweekly payments every fourteen days until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My biweekly payments will be applied to interest before principal. If on MAY 30 (4-13) 2016, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

I will make my biweekly payments at 116 Allegheny Center Mall Pittsburgh Pennsylvania 15212-5156 or at a different place if required by the Note Holder.

(B) Amount of Biweekly Payments

My biweekly payment will be in the amount of U.S. \$ 487.03

(C) Manner of Payment

My biweekly payments will be made by an automatic deduction from an account I will maintain with the Note Holder, or with a different entity specified by the Note Holder. I will keep sufficient funds in the account to pay the full amount of each biweekly payment on the date it is due.

I understand that the Note Holder, or an entity acting for the Note Holder, may deduct the amount of my biweekly payment from the account to pay the Note Holder for each biweekly payment on the date it is due until I have paid all amounts owed under this Note.

4. BORROWER'S RIGHT TO PREPAY

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

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

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any of my biweekly payments by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each biweekly payment on the date it is due, I will be in default. I also will be in default if I do not maintain the account I am required to maintain under Section 3(C) above.

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

EXHIBIT 2

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

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

7. GIVING OF NOTICES

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

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

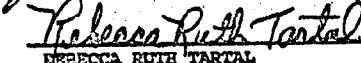
This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses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

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

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

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


John Tortal Jr. _____ (Seal)
Borrower


Rebecca Ruth Tortal _____ (Seal)
Borrower

_____ (Seal)
Borrower

[Sign Original Only]

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

On the North by Lot No. 10, on the East by North Fourth
Street, on the South by South Park Place, on the West by a 16
foot alley. Being 104 feet wide on North Fourth Street and
said Alley, and 142 feet along Lot No. 10 and South Park Place.
Known as Lots No. 11 and 12 in the J. E. DuBois Plan of Lots.

BEING the same premises which were conveyed to Donald H. Flowers,
et ux. by deed of The Union Banking & Trust Company and Rod
Davenport, Co-Executors of the Estate of Mary Davenport, dated May
14, 1979, and recorded at Clearfield, Pennsylvania, in Deed Book
No. 781, page 428.

Exhibit A

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

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

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

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

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

Adjustable Rate Rider
 Graduated Payment Rider
 Balloon Rider
 Other(s) (specify)

Condominium Rider
 Planned Unit Development Rider
 Rate Improvement Rider

1-4 Family Rider
 Biweekly Payment Rider
 Second Home Rider

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

Witnesses:

Amy J. Morris, as b/w

John Tortal Jr. (Seal)
JOHN TARTAL JR. -Borrower

Rebecca Ruth Tortal (Seal)
REBECCA RUTH TARTAL -Borrower

Certificate of Residence

I, Amy J. Morris, do hereby certify that the correct address of the within-named Mortgagor is Integra Mortgage Co., 116 Allegheny Center Mall, Pittsburgh, PA
Witness my hand this 17th day of November 1991.

Amy J. Morris Agent of Mortgagor

COMMONWEALTH OF PENNSYLVANIA, Jefferson County ss:
On this, the 17th day of November, 1991, before me, the undersigned officer, personally appeared John Tortal, Jr. and Rebecca Ruth Tortal

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 purposes herein contained.

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

My Commission Expires:

Notarial Seal
Amy J. Morris, Notary, Public
Commonwealth of Penn., Jefferson County
My Commission Expires May 23, 1990
Tide of Office

BIWEEKLY PAYMENT RIDER (Fixed Rate-Without Conversion)

THIS BIWEEKLY PAYMENT RIDER is made this 17th day of November, 19 94 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note (the "Note") to Inteqra Mortgage Company (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

203 N FOURTH ST DUBOIS, PA 15801

[Property Address]

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. BIWEEKLY PAYMENTS

The Note provides for the Borrower's biweekly loan payments as follows:

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every fourteen days (the "biweekly payments"), beginning on December 12, 19 94 I will make the biweekly payments every fourteen days until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My biweekly payments will be applied to interest before principal. If, on MAY 30, 2016 I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date."

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

(B) Amount of Biweekly Payments

My biweekly payment will be in the amount of U.S. \$ 487.03

(C) Manner of Payment

My biweekly payments will be made by an automatic deduction from an account I will maintain with the Note Holder, or with a different entity specified by the Note Holder. I will keep sufficient funds in the account to pay the full amount of each biweekly payment on the date it is due.

I understand that the Note Holder, or an entity acting for the Note Holder, may deduct the amount of my biweekly payment from the account to pay the Note Holder for each biweekly payment on the date it is due until I have paid all amounts owed under this Note.

B. BIWEEKLY PAYMENT AMENDMENTS TO THE SECURITY INSTRUMENT

The Security Instrument is amended as follows:

(1) The word "monthly" is changed to "biweekly" in the Security Instrument wherever "monthly" appears.

(2) In Uniform Covenant 2 of the Security Instrument ("Funds for Taxes and Insurance"), the word "twelve" is changed to "twenty-six."

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Biweekly Payment Rider.

John Tartial Jr. (Soc)
JOHN TARTAL JR

Rebecca Ruth Tartial (Soc)
REBECCA RUTH TARTAL

第15章 从经验到理论

THE LITERATURE

<input type="checkbox"/> PA 2. <input type="checkbox"/> PA 3. <input type="checkbox"/> Corp. Uninc.	<input type="checkbox"/> VA 2. <input type="checkbox"/> VA 3. <input type="checkbox"/> Corp. Inc.	0133674	
Q. Who is the firm and to give you a statement of account and amount of debts. Amounts paid to date by the client or client's firm, if any, marked "paid" were paid outside the country, they are shown here for information purposes and are not paid to the firm.		Q. Who is the firm and amount paid to date by the client or client's firm, if any, marked "paid" were paid outside the country, they are shown here for information purposes and are not paid to the firm.	
John Marshall, Esq. Debrae Ruth Marshall		John Marshall, Esq. Debrae Ruth Marshall	
203 North Fourth Street DuBois, PA 15301		Marvin & Morris Pittsburgh, PA 15222	
		Marvin & Morris Pittsburgh, PA 15222	
		11/17/94	
A. Summary of Debts, No. of Debts			
101. Contract debts prior to 1980			
101. Contract debts prior to 1980	143,000.00	101. Contract debts prior to 1980	148,000.00
102. Personal property		102. Personal property	
104. Equipment entered to bank, 7 from 1980	3,472.00	103.	
104.		103.	
104.		103.	
Adjustments for debts paid by debtor to date			
105. Citytown taxes	10	103. Citytown taxes	10
107. County taxes	12	107. County taxes	10
108. Assessments	10	108. Assessments	10
110. 1994 Co. & City A School		110. 1994 Co. & City A School	
111. 2021.12/10/93 1.44. Taxes	240.00	111. 2021.12/10/93 1.44. Taxes	240.00
112.		112.	
113. Taxes Payment Due Prior December	131,722.02	113. Taxes Payment Due Prior December	148,249.02
Total Amount Paid by Client Prior to 1980			
101. Contract debts prior to 1980	100.00	101. Contract debts prior to 1980	100.00
102. Personal property	111,400.00	102. Personal property	10,318.00
103. Equipment entered to bank		103. Equipment entered to bank	
104.		104. Payment of Unbilled services	21,021.47
105.		105. Payment of Unbilled services	11,322.32
107.		107.	
108.		108.	
110.		110.	
Adjustments for debts paid by debtor			
210. Citytown taxes	10	210. Citytown taxes	
211. County taxes	10	211. County taxes	10
212. Assessments	10	212. Assessments	10
213.		213.	
214.		214.	
215.		215.	
216.		216.	
217.		217.	
218.		218.	
219.		219.	
220. Total Paid by Debtor	118,900.00	220. Total Reduction Allowed Due Date	48,510.73
Total Amount Paid by Client Prior to 1980			
211. Contract debts prior to 1980	111,222.02	211. Contract debts prior to 1980	141,240.93
222. Equipment entered to bank	111,800.00	222. Equipment entered to bank	49,310.73
223. Assessments paid by debtor	32,022.02	223. Assessments paid by debtor	80,730.70

1955-1956 1956-1957

¹⁰ See, for example, the discussion of the "right to be forgotten" in the European Union's General Data Protection Regulation (GDPR), Article 17(1).

2-1-19

1. What is the name of the author?

¹⁰ See, for example, the discussion of the 1990s in the section on the "Economic Crisis and the Decline of the Left" below.

10. *W. C. Gandy, Jr., and J. R. Gandy, Jr., "The Impact of the 1973 Oil Embargo on the U.S. Economy," *Journal of Economic History* 39 (1981), 101-119.*

National City Mortgage

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

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

September 04, 2003

Rebecca Ruth Tartal
203 N Fourth St
Dubois PA 15801

Loan No. 850112-0
Current Servicer: National City Mortgage

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

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

203 N Fourth St
Dubois PA 15801

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 6/16/03 through 9/4/03
and the following amount(s) are now past due:

Monthly Payments	3,828.48
Late Charges	560.05
Non-Sufficient Funds	60.00
Less Suspense Balance	.00-
Total Due	4,448.53

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

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

LENDER, date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 4,448.53, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.

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

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

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

EXHIBIT 3

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.
To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.
The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

ADAMS COUNTY American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	BUCKS COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	BEAVER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	BLAIR COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
ALLEGHENY COUNTY Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6555 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801 FAX (412)-391-4512	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	BRADFORD COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	BEDFORD COUNTY Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
ARMSTRONG COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	BUTLER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
	BERKS COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812
		103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-6840 FAX (570) 836-6332	

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Housing Opportunities Inc.
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Credit Counselors of PA
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Bedford-Fulton Housing Services
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FAX (814) 623-7187

CCCS of Western PA
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Altoona PA 16602
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FAX (814) 944-5747

Indiana County Community Action Program
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Indiana, PA 15701
(412) 465-2657
FAX (412) 465-5118

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

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

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

CCCS of Western PA
217 E. Plank Road
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CARBON COUNTY
EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

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

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

31 W. Market St.
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FAX (570) 821-1785

9 South 7th Street
Stroudsburg PA 18360
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1631 S Atherton St, Suite 100
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Commission on Economics Opportunity of Luzerne County

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FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
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CENTRE COUNTY

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CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
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CHESTER COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

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

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

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
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FAX (215) 563-7020

HACE
167 W. Allegheny Ave, 2nd Fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122
Community Housing Counseling Inc
P.O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

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

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

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
(717) 397-5182 OR 1-800-788-5052
(H.O.only)
FAX (717) 399-4127

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

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
(610) 874-1484

CCCS of Delaware Valley
Marshall Building
790 E. Market St., Suite 215
West Chester, PA 19382
(215) 563-5665

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

King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warrminster PA 18974
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CCCS of Western Pennsylvania, Inc.
YMCA Building
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CLEARFIELD COUNTY
Keystone Economic Development Corporation
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Johnstown, PA 15901
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CCCS of Western PA
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(814) 539-6335

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(570) 455-4994 HAZELTON
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CRAWFORD COUNTY
Booker T. Washington Center

1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

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

FAX (814) 456-0161

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

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16721
(412) 981-5310

CUMBERLAND COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
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(717) 541-1757
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Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	Adv 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	Tableland Services Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 FAX (814) 443-3690	917 Mifflin Street! Huntingdon, PA 16652 (814) 643-2343
Urban League of Metropolitan Harrisburg N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012	CCCS Of Western PA 199 Edison Street Uniontown PA 15401 (724) 439-8939	GREENE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 731-9589	American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9952 FAX (412) 462-9964
Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227	CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665	FOREST COUNTY Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street Post Office Box 547 Warren, PA 16365 (814) 726-2400 FAX (814) 723-0510	Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 FAX (412) 627-7713
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326	ACCI 175 Strafford Ave, Suite 1 Wayne PA 19087 (610) 971-2210 FAX (610) 687-7860	FRANKLIN COUNTY Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
DAUPHIN COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	ACCI 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210	YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948	HUNTINGDON COUNTY Bedford-Fulton Housing Services RD 1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187
Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	ELK COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	Northern Tier Community Action Corp P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	American Red Cross—Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768 FAX (717) 637-3294	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
DELAWARE COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227	INDIANA COUNTY CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161	Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118
CCCS of Delaware Valley 1515 Market Street-Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688
HACE 167 W. Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	FAYETTE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512	Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-5335
Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567	Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	FULTON COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	JEFFERSON COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
Community Housing Counselor, Inc. P.O. Box 244 Kennett Square PA 19348 (610) 444-3682 FAX (610) 444-8243	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812
Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO	Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118

JUNIATA COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	LEHIGH COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (510) 821-4011 OR 1-800-220-2733 (570) & (814) ONLY FAX (610) 821-8932 Economic Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Western Pennsylvania, Inc. YMC Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
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LACKAWANNA COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	LUZERNE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741
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LANCASTER COUNTY Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, Pennsylvania 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	MONROE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 1-800-220-2733 (717) & (814) ONLY FAX (215) 821-8932	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	1400 Abington Executive Park Suite 1 Clarks Summit PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	MONTOUR COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	LYCOMING COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Comm on Econ Opp of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	MONTGOMERY COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	NORTHAMPTON COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (717) & (814) ONLY FAX (610) 821-8932
LAWRENCE COUNTY CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	NORTHUMBERLAND COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 Beaver, PA 15009 (724) 728-7202 FAX (412) 728-7202	MCKEAN COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
Tabor Community Services, Inc 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	PERRY COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
LEBANON COUNTY Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	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) 224-5025

Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	PIKE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	CCCS of Western Pennsylvania, Inc. 219 A College Park Plaza Johnstown PA 15904 (814) 539-6335	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	Tableland Services Inc. 535 East Main Street Sorerset, PA 15501 (814) 445-9628 - 1-800-452-0148 FAX (814) 443-3690	TIOGA COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
Community Action Commission of The Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	SULLIVAN COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
PHILADELPHIA COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	POTTER COUNTY Northern Tier Community Action Corp. 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	SCHUYLKILL COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215) 324-7500 FAX (215) 324-8753	Econ Opport Cabinet of Schuylkill Co 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	German Street, P.O. Box 389 FAX(570)297-2799 (570) 928-9668 FAX (570) 928-8144	German Street, P.O. Box 389 FAX(570)297-2799 (570) 928-9668 FAX (570) 928-8144
CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Commission on Econ Opputnity of Luz Co. 163 Amber Lane Wilkes-Barre PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783
CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215) 563-5665	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
HACE 167 W. Allegheny, 2nd Fl Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332
Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 (215) 545-6010 FAX (215) 790-9132	CCCS of Lehigh Valley P.O. Box A Whitehall PA 18052 (610) 821-4011 FAX (610) 821-8932	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
Media Fellowship House 302 S. Jackson Street Media PA 19063 (610) 565-0846 FAX (651) 565-8567	SNYDER COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	SUSQUEHANNA COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 (814) 944-8100
Housing Association of Delaware Valley 658 North Watts Street Philadelphia, PA 19123 (215) 978-0224 FAX (215) 765-7614	Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg PA 17101 17101 (717) 541-1757 FAX (717) 234-9459	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
PCCA 100 North 17TH Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	Community Action Comm of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
Comm Devel. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215) 744-2990 FAX (215) 744-2012	SOMERSET COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	German Street, P.O. Box 389 FAX (570) 297-2799 (570) 928-9668 FAX (570) 928-8144	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888) 212-6741	Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX (814) 539-1688	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783	VENANGO COUNTY Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161
144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 610-971-2210	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	John F. Kennedy Center, Inc 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
755 York Rd, Suite 103 Warrminster PA 18974 FAX(215) 956-6344	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332		

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

National City Mortgage

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

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

September 04, 2003

John Tartal Jr
203 N Fourth St
Dubois PA 15801

Loan No. 850112-0
Current Servicer: National City Mortgage

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

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

203 N Fourth St
Dubois PA 15801

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 6/16/03 through 9/4/03
and the following amount(s) are now past due:

Monthly Payments	3,828.48
Late Charges	560.05
Non-Sufficient Funds	60.00
Less Suspense Balance	.00-
Total Due	4,448.53

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

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

LENDER, date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 4,448.53, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

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

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

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

EXHIBIT 3

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

ADAMS COUNTY American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	BUCKS COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	BEAVER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	BLAIR COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
ALLEGHENY COUNTY Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801 FAX (412)-391-4512	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	BRADFORD COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	BEDFORD COUNTY Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537. FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
ARMSTRONG COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	BUTLER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
BERKS COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144	103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-6840 FAX (570) 836-6332	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665
FAX (215) 563-7020

HACE
167 W. Allegheny Ave, 2nd Fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122
Community Housing Counseling Inc
P.O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8243

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

Phila Council For Community Adv
100 North 17th Street, Suite 600
Philadelphia, PA 19103
(215) 557-7803
FAX (215) 963-9941

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

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

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
(610) 874-1484

CCCS of Delaware Valley
Marshall Building
790 E. Market St., Suite 215
West Chester, PA 19382
(215) 563-5665

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

King of Prussia, PA 19406
(610) 971-2210
FAX (610) 265-4814

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

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

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

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 731-9589

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

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

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

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

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

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

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

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

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

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 555-0846
FAX (610) 565-8567

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

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

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

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
(610) 874-1484

CCCS of Delaware Valley
280 North Providence Road
Media, PA 19063
(215) 563-5665

ACCI
175 Strafford Ave, Suite 1
Wayne PA 19087
(610) 971-2210
FAX (610) 687-7860

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893
FAX (412) 627-7713

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

HUNTINGDON COUNTY
Bedford-Fulton Housing Services
RD 1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

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

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

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

Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

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

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

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

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

Indiana County Community Action
Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

JUNIATA COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	LEHIGH COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (570) & (814) ONLY FAX (610) 821-8932 Economic Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	LUZERNE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	MIFFLIN COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Phila Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
LACKAWANNA COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	MONROE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	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
1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	MONTOUR COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
LANCASTER COUNTY Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, Pennsylvania 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 1-800-220-2733 (717) & (814) ONLY FAX (215) 821-8932	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	LYCOMING COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	LYCOMING COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	MONROE COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
LAWRENCE COUNTY CCCS of Western Pennsylvania 1st Federal Plaza—Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	LYCOMING COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	LYCOMING-CLINTON COUNTIES COMMISSION FOR COMMUNITY ACTION (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 Beaver, PA 15009 (724) 728-7202 FAX (412) 728-7202	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	LYCOMING-CLINTON COUNTIES COMMISSION FOR COMMUNITY ACTION (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
LEBANON COUNTY Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	MCKEAN COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Tabor Community Services, Inc 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5210	MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5210	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
PERRY COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 221-5025	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	1400 ABINGTON EXECUTIVE PARK Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135

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

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

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

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

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

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

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

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

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

Media Fellowship House
302 S. Jackson Street
Media PA 19063
(610) 565-0846
FAX (651) 565-8567

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or (1800) 737-2933
FAX (412) 338-9963

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or (1800) 737-2933
FAX (412) 338-9963

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

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

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

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

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

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

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

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

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

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

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

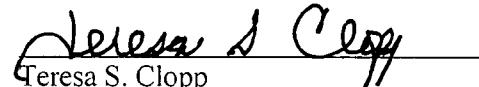
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
CCCS of Western Pennsylvania, Inc.

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

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

VERIFICATION

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



Teresa S. Clopp
Authorized signer

(sign in blue ink)

FILED *44 pd. 85.00*

10/23/03
NOV 07 2003
2CC Shff

William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

NATIONAL CITY BANK

VS.

TARTAL, JOHN JR. & REBECCA RUTH

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 14767

03-1675-CD

SHERIFF RETURNS

NOW DECEMBER 3, 2003 AT 1:12 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON REBECCA RUTH TARTAL, DEFENDANT AT RESIDENCE, 203 N. FOURTH ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO REBECCA RUTH TARTAL A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: COUDRIET

NOW DECEMBER 3, 2003 AT 1:12 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JOHN TARTAL JR., DEFENDANT AT RESIDENCE, 203 N. FOURTH ST., DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO REBECCA TARTAL, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: COUDRIET

Return Costs

Cost	Description
65.41	SHERIFF HAWKINS PAID BY: ATTY CK# 29682
20.00	SURCHARGE PAID BY: ATTY

Sworn to Before Me This

19th Day Of Jan 2004
William A. Shaw

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

So Answers,

Chester Hawkins
by Marilyn Harris
Chester A. Hawkins
Sheriff

FILED

03:35 PM
JAN 19 2004

William A. Shaw
Prothonotary/Clerk of Courts

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

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

Plaintiff No. 03-1675-CD

vs.

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

PRAEICE FOR DEFAULT JUDGMENT
FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
JON A. MCKECHNIE
PA ID#36228
MARLENE J. BERNSTEIN, ESQUIRE
PA ID#43574
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL: (412) 456-8138

BERNSTEIN FILE NO. F0040761

NOTICE

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

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

PRAECIPE FOR JUDGMENT

To the Prothonotary:

Kindly enter Judgment against the defendant(s) above named and in favor of the Plaintiff, in the default of an Answer, in the amount of \$105,939.15, plus continuing late charges, escrow and corporate advances and interest at the rate of 9.25% per annum on the declining balance computed as follows:

Amount claimed in Complaint	\$102,000.95
Interest from 11/16/03 through 2/20/04	\$ 2,364.48
Late charges from 11/16/03 through 2/20/04	\$ 73.05
Escrow and corporate advances through 2/20/04	\$ 1,500.67
 TOTAL	 \$105,939.15

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

BERNSTEIN LAW FIRM, P.C.

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

Plaintiff: c/o Bernstein Law Firm, P.C., Suite 2200 Gulf Tower, Pittsburgh, PA 15219

Defendant: 203 N Fourth Street, Dubois, PA 15801

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

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

Assumpsit Judgment in the amount
of \$105,939.15 plus costs.

Trespass Judgment in the amount
of \$_____ plus costs.

If not satisfied within sixty (60)
days, your motor vehicle operator's
license and/or registration will
be suspended by the Department of
Transportation, Bureau of Traffic
Safety, Harrisburg, PA.

Entry of Judgment of
 Court Order
 Non-Pro
 Confession
 Default
 Verdict
 Arbitration Award

Prothonotary

By: _____
PROTHONOTARY (OR DEPUTY)

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

NOTICE OF JUDGMENT OR ORDER

TO: Plaintiff
 Defendant
 Garnishee

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following Order or Judgment was
entered against you on _____.

Assumpsit Judgment in the amount
of \$105,939.15 plus costs.

Trespass Judgment in the amount
of \$_____ plus costs.

If not satisfied within sixty (60)
days, your motor vehicle operator's
license and/or registration will
be suspended by the Department of
Transportation, Bureau of Traffic
Safety, Harrisburg, PA.

Entry of Judgment of
 Court Order
 Non-Pros
 Confession
 Default
 Verdict
 Arbitration Award

Prothonotary

By: _____
PROTHONOTARY (OR DEPUTY)

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL
Defendants

IMPORTANT NOTICE

TO: JOHN TARTAL, JR.
203 N Fourth Street
Dubois, PA 15801

Date of Notice: February 9, 2004

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

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

Bernstein Law Firm, P.C.

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

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL
Defendants

IMPORTANT NOTICE

TO: REBECCA RUTH TARTAL
203 N Fourth Street
Dubois, PA 15801

Date of Notice: February 9, 2004

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

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

Bernstein Law Firm, P.C.

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

VERIFICATION

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

Marlene J Bernstein

FILED

in 11:04 AM on 20.00
Notice to Def. Statute of
FEB 27 2004

William A. Shaw
Prothonotary

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

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

No.: 2003-01675-CD

Real Debt: \$105,939.15

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

John Jr. Tartal
Rebecca Ruth Tartal
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 27, 2004

Expires: February 27, 2009

Certified from the record this 27th day of February, 2004

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment, Debt, Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD
PRAECIPE FOR WRIT
OF EXECUTION IN
MORTGAGE FORECLOSURE

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

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

CERTIFICATE OF ADDRESS:
203 N FOURTH STREET
CITY OF DUBOIS
PARCEL NO. #007.3-024-000-07925

BERNSTEIN FILE NO. F0040761

FILED

MAY 12 2004

William A. Shaw
Prothonotary/Clerk of Courts

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

PRAECIPE FOR WRIT OF EXECUTION

To the Prothonotary:

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

1. directed to the Sheriff of CLEARFIELD County:

2. against JOHN TARTAL, JR. AND REBECCA RUTH TARTAL Defendant:

Interest from 2/21/04 to 4/30/04 : \$ 1,699.47
Late charges from 2/21/04 to 4/30/04: \$ 18.70

SUBTOTAL: \$107,687.32

Costs (to be added by Prothonotary): \$ 125.00

Date: 4-30-04

BERNSTEIN LAW FIRM, P.C.

By:

Attorney for Plaintiff(s)
2200 Gulf Tower
Pittsburgh, PA 15219

BERNSTEIN FILE NO. F0040761

FILED

Attg pd.
20.00

04/22/04

MAY 12 2004

recole wnts

William A. Shaw
Prothonotary/Clerk of Courts

w/ prop descr. to Sheriff

WAS

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD
AFFIDAVIT OF LAST
KNOWN ADDRESS

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

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

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. F0040761

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

AFFIDAVIT OF LAST KNOWN ADDRESS

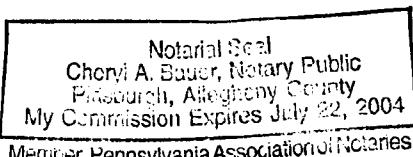
COMMONWEALTH OF PENNSYLVANIA)
(SS:
COUNTY OF ALLEGHENY)

Before me, the undersigned authority, personally appeared LORI A. GIBSON, Esquire, who, being duly sworn according to law, deposes and says that:

1. He/She is the attorney for the Plaintiff:
2. The last known address of the Defendants is: 203 N. Fourth Street, Dubois, PA 15801.
3. The Defendants are owners of the real estate which the Plaintiff seeks to execute upon.

Sworn to and subscribed
before me this 3rd day
of May, 2004

Cheryl A Bauer
Notary Public



Member, Pennsylvania Association of Notaries

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD
AFFIDAVIT OF COMPLIANCE
WITH ACT 91

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.

Firm #718
2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. F0040761

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

AFFIDAVIT OF COMPLIANCE WITH ACT 91

COMMONWEALTH OF PENNSYLVANIA)
(SS:
COUNTY OF ALLEGHENY)

Before me, the undersigned authority, personally appeared Lori A. Gibson, Esquire, who, being duly sworn according to law, deposes and says that:

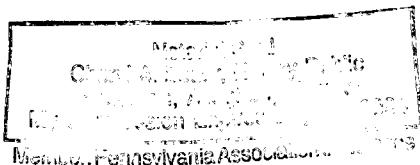
1. He/She is the attorney for the Plaintiff:
2. That we have complied with the terms of House Bill 500 which requires the sending of

Act 91 Notices.



Sworn to and subscribed
before me this 3d day

of May, 2004
Cheryl A Bauer
Notary Public



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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD
AFFIDAVIT PURSUANT
TO RULE 3129.1

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

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

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. F0040761

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

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

Plaintiff

vs.

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Civil Action No. 03-1675-CD

Defendants

AFFIDAVIT PURSUANT TO RULE 3129.1

NATIONAL CITY BANK OF PENNSYLVANIA, Plaintiff in the above action, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 203 N. Fourth Street, Dubois, PA 15801 (see Deed description attached):

1. Name and address of owner(s) or reputed owner(s):

JOHN TARTAL, JR. AND REBECCA RUTH TARTAL
203 N Fourth Street Dubois, PA 15801

2. Name and address of Defendant(s) in the judgment:

JOHN TARTAL, JR. AND REBECCA RUTH TARTAL
203 N Fourth Street Dubois, PA 15801

3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

NATIONAL CITY BANK OF PENNSYLVANIA
c/o Bernstein Law Firm, P.C.
2200 Gulf Tower
Pittsburgh, PA 15219

4. Name and address of the last recorded holder of every mortgage of record:

NATIONAL CITY BANK OF PENNSYLVANIA

c/o Bernstein Law Firm, P.C.
2200 Gulf Tower
Pittsburgh, PA 15219

NATIONAL CITY BANK
116 Allegheny Center Mall
Pittsburgh, PA 15212

5. Name and address of every other person who has any record lien on their property:

UNKNOWN

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

UNKNOWN

7. Name and address of every other person of whom the Plaintiff has knowledge who has any interest in the property which may be affected by the sale:

CLEARFIELD COUNTY TAX CLAIM BUREAU
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

CITY OF DUBOIS
P.O. Box 408
Dubois, Pa 15801

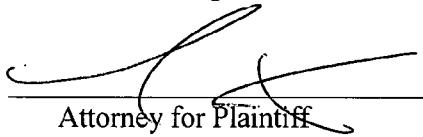
DUBOIS AREA SCHOOL DISTRICT
500 Liberty Blvd
Dubois, PA 15801

CLEARFIELD COUNTY DOMESTIC RELATIONS
230 East Market Street
Clearfield, PA 16830

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. Section 4904 relating to unsworn falsification to authorities.

4-30-04

Date



Attorney for Plaintiff

NOTICE

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

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

DEED DESCRIPTION

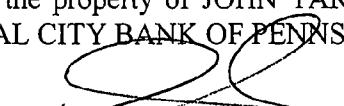
All the right, title, interest and claim of John Tartal, Jr. and Rebecca Ruth Tartal, of, in and to

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

On the North by Lot No. 10, on the East by North Fourth Street, on the South by South Park Place,
on the West by a 16 foot alley. Being 104 feet wide on North Fourth Street and said Alley, and
142 feet along Lot No. 10 and South Park Place. Known as Lots No. 11 and 12 in the J.E. Dubois
Plan of Lots.

BEING the same premises which Donald H. Flowers and Susan P. Flowers by their deed dated
November 7, 1994 and recorded November 17, 1994 in the Office of the Clearfield County
Recorder of Deeds, in Deed Book Volume 1644, page 271, granted and conveyed unto John Tartal
Jr. and Rebecca Ruth Tartal.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of
No. 03-1675-CD, seized and taken in execution as the property of JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.



Attorney for Plaintiff

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

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

COPY

Vs.

NO.: 2003-01675-CD

John Tartal, Jr. and
Rebecca Ruth Tartal

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, successor in interest to INTEGRA MORTGAGE COMPANY, Plaintiff(s) from JOHN TARTAL, JR. and REBECCA RUTH TARTAL, Defendant(s):

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

Garnishee(s) as follows:

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

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

AMOUNT DUE:	\$107,687.32	PAID:	\$125.00
INTEREST from 2/21/04 to 4/30/04:	\$1,699.47	SHERIFF:	\$
PROTH. COSTS:	\$	OTHER COSTS:	\$
ATTY'S COMM:	\$	LATE CHARGES from 2/21/04 to 4/30/04:	
DATE:	\$48.70		

DATE: 05/12/2004

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

Sheriff

William A. Shaw
Prothonotary/Clerk Civil Division

Requesting Party: Lori A. Gibson, Esq.
2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

DEED DESCRIPTION

All the right, title, interest and claim of John Tartal, Jr. and Rebecca Ruth Tartal, of, in and to

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

On the North by Lot No. 10, on the East by North Fourth Street, on the South by South Park Place,
on the West by a 16 foot alley. Being 104 feet wide on North Fourth Street and said Alley, and
142 feet along Lot No. 10 and South Park Place. Known as Lots No. 11 and 12 in the J.E. Dubois
Plan of Lots.

BEING the same premises which Donald H. Flowers and Susan P. Flowers by their deed dated
November 7, 1994 and recorded November 17, 1994 in the Office of the Clearfield County
Recorder of Deeds, in Deed Book Volume 1644, page 271, granted and conveyed unto John Tartal
Jr. and Rebecca Ruth Tartal.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of
No. 03-1675-CD, seized and taken in execution as the property of JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.


Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 15734
NO: 03-1675-CD

PLAINTIFF: NATIONAL CITY BANKOF PENNSYLVANIA, SUCCESSOR IN INTEREST TO INTEGRA MORTGAGE CO
VS.
DEFENDANT: TARTAL, JOHN, JR.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/12/2004

LEVY TAKEN 06/17/2004 @ 1:00 PM

POSTED 06/17/2004 @ 1:00 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 05/16/2005

DATE DEED FILED NOT SOLD

FILED
06/17/2004
MAY 16 2005

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

06/17/2004 @ 1:00 PM SERVED JOHN TARTAL, JR.

SERVED JOHN TARTAL, JR., DEFENDANT, AT HIS RESIDENCE 203 N. FOURTH STREET, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO SARAH TARTAL, DAUGHTER/AAR

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

06/17/2004 @ 1:00 PM SERVED REBECCA RUTH TARTAL

SERVED REBECCA RUTH TARTAL, DEFENDANT, AT HER RESIDENCE 203 N. FOURTH STREET, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO SARAH TARTAL, DAUGHTER/AAR

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

@ SERVED

NOW, JUNE 17, 2004 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF'S SALE SCHEDULED FOR AUGUST 6, 2004 DUE TO BANKRUPTCY FILING. TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 15734

NO: 03-1675-CD

PLAINTIFF: NATIONAL CITY BANKOF PENNSYLVANIA, SUCCESSOR IN INTEREST TO INTEGRA MORTGAGE CO
VS.

DEFENDANT: TARTAL, JOHN, JR.

WRIT OF EXECUTION REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$197.94

SURCHARGE PAID BY

So Answers,


By *Cynthia Beth Aghajian*
Chester A. Hawkins
Sheriff

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

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

Vs.

NO.: 2003-01675-CD

John Tartal, Jr. and
Rebecca Ruth Tartal

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, successor in interest to INTEGRA MORTGAGE COMPANY, Plaintiff(s) from JOHN TARTAL, JR. and REBECCA RUTH TARTAL, Defendant(s):

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

Garnishee(s) as follows:

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

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

AMOUNT DUE: **\$107,687.32**

INTEREST from 2/21/04 to 4/30/04: **\$1,699.47**

PROTH. COSTS: \$

ATTY'S COMM: \$

DATE: 05/12/2004

PAID: **\$125.00**

SHERIFF: \$

OTHER COSTS: \$

LATE CHARGES from 2/21/04 to 4/30/04: **\$48.70**

Received this writ this 12th day
of May A.D. 2004
At 3:00 A.M./P.M.

Chesler A. Hawkins
Sheriff by Cynthia Butler-Aughbaugh



William A. Shaw
Prothonotary/Clerk Civil Division

Requesting Party: Lori A. Gibson, Esq.
2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

DEED DESCRIPTION

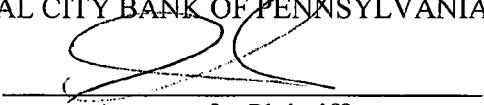
All the right, title, interest and claim of John Tartal, Jr. and Rebecca Ruth Tartal, of, in and to

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

On the North by Lot No. 10, on the East by North Fourth Street, on the South by South Park Place, on the West by a 16 foot alley. Being 104 feet wide on North Fourth Street and said Alley, and 142 feet along Lot No. 10 and South Park Place. Known as Lots No. 11 and 12 in the J.E. Dubois Plan of Lots.

BEING the same premises which Donald H. Flowers and Susan P. Flowers by their deed dated November 7, 1994 and recorded November 17, 1994 in the Office of the Clearfield County Recorder of Deeds, in Deed Book Volume 1644, page 271, granted and conveyed unto John Tartal Jr. and Rebecca Ruth Tartal.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 03-1675-CD, seized and taken in execution as the property of JOHN TARTAL, JR. AND REBECCA RUTH TARTAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.



Attorney for Plaintiff

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME JOHN TARTAL, JR. NO. 03-1675-CD

NOW, May 14, 2005, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Tartal, John, Jr. to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	14.25
LEVY	15.00
MILEAGE	14.25
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$197.94

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$0.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	105,939.15
INTEREST @	0.00
FROM TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	48.70
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	1,699.47
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$107,687.32

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	197.94
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$322.94

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE WITHIN TEN (10) DAYS FROM THIS DATE.

CHESTER A. HAWKINS, Sheriff

JOSEPH J. BERNSTEIN (PA, FL)
ROBERT S. BERNSTEIN (PA, FL, WV, NY)
NICHOLAS D. KRAWEC (PA, NC, OH)
LORI A. GIBSON (PA)



MARLENE J. BERNSTEIN (PA, FL)
CHARLES E. BOBINIS (PA, WV)
JON A. MCKECHNIE (PA)
KIRK B. BURKLEY (PA)
DEBORAH R. ERBSTEIN (PA)
(STATES OF ADMISSION)

SUITE 2200 GULF TOWER, PITTSBURGH, PENNSYLVANIA 15219-1900 800-927-3197 412-456-8100 FAX 412-456-8135
www.berNSTEINLAW.com MAIL@BERNSTEINLAW.COM

June 17, 2004

Clearfield County Sheriff
Market Street
Clearfield, PA 16830
Attn: Real Estate

VIA FACSIMILE #814-765-5915

Re: National City Mortgage
Vs: John Tartal, Jr.
DOCKET NO. 03-1675-CD
BERNSTEIN FILE NO. F0040761

Dear Sheriff:

Kindly stay the writ of execution due to a Chapter 13 Bankruptcy filing. No funds have been realized. Please refund any unused costs. Thank you for your assistance.

Please feel free to communicate with me or the Legal Assistant on this case, Cheryl A. Bauer at (412) 456-8111.

BERNSTEIN LAW FIRM, P.C.

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

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

Plaintiff

vs.

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

Civil Action No. 03-1675-CD
PRAECIPE TO REISSUE WRIT
OF EXECUTION IN
MORTGAGE FORECLOSURE

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

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

CERTIFICATE OF ADDRESS:
203 N FOURTH STREET
CITY OF DUBOIS
PARCEL NO. #007.3-024-000-07925

BERNSTEIN FILE NO. F0040761

FILED Atty pd. 7:00
MAY 27 2005 No CC
LeWitts w/ prop.
William A. Shaw
Prothonotary/Clerk of Courts
descr. to Shaff
64

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

PRAECLP TO REISSUE WRIT OF EXECUTION

To the Prothonotary:

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

1. directed to the Sheriff of CLEARFIELD County:

2. against JOHN TARTAL, JR. AND REBECCA RUTH TARTAL Defendant:

3. JUDGMENT \$105,939.15

Interest from 2/21/04 to 5/31/05: \$ 11,477.58

Late charges from 2/21/04 to 5/31/05: \$ 365.25

Escrow advances \$ 2,830.25

Attorney fees \$ 575.00

SUBTOTAL: \$121,187.23

Costs (to be added by Prothonotary): \$

Date: 5-13-05

Prothonotary costs

BERNSTEIN LAW FIRM, P.C.

By: 
Attorney for Plaintiff(s)
2200 Gulf Tower
Pittsburgh, PA 15219

BERNSTEIN FILE NO. F0040761

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

DEED DESCRIPTION

All the right, title, interest and claim of John Tartal, Jr. and Rebecca Ruth Tartal, of, in and to

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

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BEING the same premises which Donald H. Flowers and Susan P. Flowers by their deed dated November 7, 1994 and recorded November 17, 1994 in the Office of the Clearfield County Recorder of Deeds, in Deed Book Volume 1644, page 271, granted and conveyed unto John Tartal Jr. and Rebecca Ruth Tartal.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 03-1675-CD, seized and taken in execution as the property of JOHN TARTAL, JR. AND REBECCA RUTH TARTAL, at the suit of NATIONAL CITY BANK OF PENNSYLVANIA

Attorney for Plaintiff

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD
AFFIDAVIT OF COMPLIANCE
WITH ACT 91

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

LORI A. GIBSON, ESQ.
PA I.D. #68013
JON MCKECHNIE, ESQ.
PA I.D. #36268
Bernstein Law Firm, P.C.

Firm #718
2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. F0040761

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

AFFIDAVIT OF COMPLIANCE WITH ACT 91

COMMONWEALTH OF PENNSYLVANIA)
(SS:
COUNTY OF ALLEGHENY)

Before me, the undersigned authority, personally appeared Lori A. Gibson, Esquire, who, being duly sworn according to law, deposes and says that:

1. He/She is the attorney for the Plaintiff:
2. That we have complied with the terms of House Bill 500 which requires the sending of
Act 91 Notices.

Sworn to and subscribed
before me this 16th day
of May, 2005
Cheyenne Bauer
Notary Public

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD
AFFIDAVIT PURSUANT
TO RULE 3129.1

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

FILED ON BEHALF OF
Plaintiff

COUNSEL OF RECORD FOR
THIS PARTY:

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

DIRECT DIAL (412) 456-8111

BERNSTEIN FILE NO. F0040761

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

AFFIDAVIT PURSUANT TO RULE 3129.1

NATIONAL CITY BANK OF PENNSYLVANIA, Plaintiff in the above action, sets forth as of the date the Praeclipe for the Writ of Execution was filed the following information concerning the real property located at 203 N. Fourth Street, Dubois, PA 15801 (see Deed description attached):

1. Name and address of owner(s) or reputed owner(s):

JOHN TARTAL, JR. AND REBECCA RUTH TARTAL
203 N Fourth Street Dubois, PA 15801

2. Name and address of Defendant(s) in the judgment:

JOHN TARTAL, JR. AND REBECCA RUTH TARTAL
203 N Fourth Street Dubois, PA 15801

3. Name and last known address of every judgment creditor whose judgment is a record lien on the real property to be sold:

NATIONAL CITY BANK OF PENNSYLVANIA
c/o Bernstein Law Firm, P.C.
2200 Gulf Tower
Pittsburgh, PA 15219

4. Name and address of the last recorded holder of every mortgage of record:

NATIONAL CITY BANK OF PENNSYLVANIA

c/o Bernstein Law Firm, P.C.
2200 Gulf Tower
Pittsburgh, PA 15219

NATIONAL CITY BANK
116 Allegheny Center Mall
Pittsburgh, PA 15212

5. Name and address of every other person who has any record lien on their property:

UNKNOWN

6. Name and address of every other person who has any record interest in the property and whose interest may be affected by the sale:

UNKNOWN

7. Name and address of every other person of whom the Plaintiff has knowledge who has any interest in the property which may be affected by the sale:

CLEARFIELD COUNTY TAX CLAIM BUREAU
Courthouse, 1 North 2nd Street
Clearfield, PA 16830

CITY OF DUBOIS
P.O. Box 408
Dubois, Pa 15801

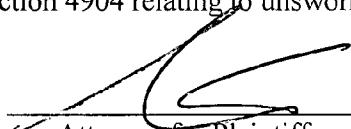
DUBOIS AREA SCHOOL DISTRICT
500 Liberty Blvd
Dubois, PA 15801

CLEARFIELD COUNTY DOMESTIC RELATIONS
230 East Market Street
Clearfield, PA 16830

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 PA. C.S. Section 4904 relating to unsworn falsification to authorities.

5-13-05

Date



Attorney for Plaintiff

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

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

Plaintiff

VS.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

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On the North by Lot No. 10, on the East by North Fourth Street, on the South by South Park Place, on the West by a 16 foot alley. Being 104 feet wide on North Fourth Street and said Alley, and 142 feet along Lot No. 10 and South Park Place, Known as Lots No. 11 and 12 in the J.E. Dubois Plan of Lots.

BEING the same premises which Donald H. Flowers and Susan P. Flowers by their deed dated November 7, 1994 and recorded November 17, 1994 in the Office of the Clearfield County Recorder of Deeds, in Deed Book Volume 1644, page 271, granted and conveyed unto John Tartal Jr. and Rebecca Ruth Tartal.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of No. 03-1675-CD, seized and taken in execution as the property of JOHN TARTAL, JR. AND REBECCA RUTH TARTAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.

Attorney for Plaintiff

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

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

Vs.

NO.: 2003-01675-CD

John Tortal, Jr. and
Rebecca Ruth Tortal

COPY

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, successor in interest to INTEGRA MORTGAGE COMPANY, Plaintiff(s) from JOHN TARTAL, JR. and REBECCA RUTH TARTAL, Defendant(s):

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

Garnishee(s) as follows:

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

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

AMOUNT DUE:.....\$121,187.23

INTEREST from 2/21/04 to 5/31/05:...\$11,477.58

PROTH. COSTS: \$

ATTY'S FEES:.....\$575.00

DATE: 5/27/2005

PAID:.....\$132.00

SHERIFF: \$

OTHER COSTS: \$

LATE CHARGES from 2/21/04 to 5/31/05:...\$365.25

ESCROW ADVANCES:.....\$2,830.25



William A. Shaw
Prothonotary/Clerk Civil Division

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

Sheriff

Requesting Party: Lori A. Gibson, Esq.
2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

DEED DESCRIPTION

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Plan of Lots.

BEING the same premises which Donald H. Flowers and Susan P. Flowers by their deed dated
November 7, 1994 and recorded November 17, 1994 in the Office of the Clearfield County
Recorder of Deeds, in Deed Book Volume 1644, page 271, granted and conveyed unto John Tartal
Jr. and Rebecca Ruth Tartal.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of
No. 03-1675-CD, seized and taken in execution as the property of JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.


Attorney for Plaintiff

P-6

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

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

Plaintiff

vs.

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Civil Action No. 03-1675-CD

Defendants

VERIFICATION OF SERVICE
OF NOTICE OF SALE TO
DEFENDANT AND LIEN CREDITORS

FILED ON BEHALF OF
Plaintiff(s)

COUNSEL OF RECORD OF
THIS PARTY:

LORI A. GIBSON, ESQUIRE
PA ID#68013
HEIDI A. KORDISH, ESQUIRE
PA I.D. #90512
Bernstein Law Firm, P.C.
Firm #718
Suite 2200 Gulf Tower
Pittsburgh, PA 15219
412-456-8100
BERNSTEIN FILE NO. F0040761

FILED NO CC
M 11-0001
AUG 17 2005
WM

William A. Shaw
Prothonotary/Clerk of Courts

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

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

Plaintiff

vs.

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

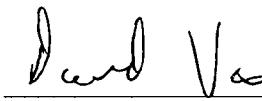
Civil Action No. 03-1675-CD

Defendants

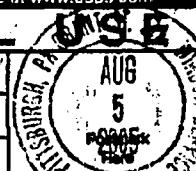
VERIFICATION OF SERVICE OF NOTICE OF SALE
TO DEFENDANTS AND LIEN CREDITORS

The undersigned, subject to the penalties of 18 Pa.C. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed copies of the Notice of Sale in the above-captioned matter by Certified Mail to the Defendants, on August 5, 2005 and received by the Defendants on August 8, 2005 which was returned by Post Office as evidenced by Certified Mail Receipt attached hereto as Exhibit "A".

The undersigned subject to the penalties of 18 Pa.C.S.A. section 4904 relating to unsworn falsification to authorities, does hereby certify that the undersigned personally mailed a copy of the Notice of Sale to Defendant and Lien Creditors in the above-captioned matter by Certificate of Mailing (P.S. Forms No. 3877) on August 5, 2005 attached hereto as Exhibit "B".



David Vucenich, Legal Assistant

U.S. Postal Service CERTIFIED MAIL RECEIPT <i>(Domestic Mail Only: No Insurance Coverage Provided)</i>										
For delivery information visit our website at www.usps.com										
OFFICIAL USE										
 <table border="1"> <tr> <td>Postage</td> <td>37</td> </tr> <tr> <td>Certified Fee</td> <td>2.30</td> </tr> <tr> <td>Return Receipt Fee (Endorsement Required)</td> <td>1.75</td> </tr> <tr> <td>Restricted Delivery Fee (Endorsement Required)</td> <td></td> </tr> <tr> <td>Total Postage & Fees</td> <td>4.42</td> </tr> </table>	Postage	37	Certified Fee	2.30	Return Receipt Fee (Endorsement Required)	1.75	Restricted Delivery Fee (Endorsement Required)		Total Postage & Fees	4.42
	Postage	37								
	Certified Fee	2.30								
	Return Receipt Fee (Endorsement Required)	1.75								
	Restricted Delivery Fee (Endorsement Required)									
	Total Postage & Fees	4.42								
										
F0040761										
Send To JOHN TARTAL, JR. 203 N Fourth Street Dubois, PA 15801										
Street, Apt # or PO Box # City, State, Zip										
Pg. 1 Form 1807 June 2002 Reverse for instructions										

1. ER. COMPLETE THIS SECTION	
<p>■ Complete items 1, 2, and 3. Also complete Item 4 if Restricted Delivery is desired.</p> <p>■ Print your name and address on the reverse so that we can return the card to you.</p> <p>■ Attach this card to the back of the mailpiece, or on the front if space permits.</p>	
<p>1. Address Addressee to:</p> <p>REBECCA RUTH TARTAL 203 N FOURTH STREET DUBOIS, PA 15801</p>	
<p>2. AM 7004 0750 0002 7249 5286</p>	
<p>3. SIGNATURE X <i>Rebecca Tartal</i></p>	
<p>B. <i>Received by (Printed Name)</i> <i>Rebecca Tartal</i></p>	
<p>C. Date of Delivery <i>8/8/06</i></p>	
<p>D. Is delivery address different from Item 1? <input checked="" type="checkbox"/> YES, enter delivery address below: <i>Rebecca Tartal</i></p>	
<p>4. RESTRICTED DELIVERY <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	

SENDER: CO:PAETE THIS SE							
<ul style="list-style-type: none"> ■ 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. 							
<p>1. Article Adressed to:</p> <p>JOHN TARTAI, JR. 203 N Fourth Street Dubois, PA 15801</p>							
<p>A. <u>John T. Tartai</u> <input checked="" type="checkbox"/> <small>Signature</small> <input checked="" type="checkbox"/> <small>Printed Name</small> <input type="checkbox"/> <small>Address</small></p>							
<p>B. Received by (Printed Name) <u>John T. Tartai</u> <input type="checkbox"/> <small>Signature</small> <input type="checkbox"/> <small>Printed Name</small> <input type="checkbox"/> <small>Address</small></p>							
<p>C. Date of Delivery <u>8/8/05</u> <input type="checkbox"/> <small>Date</small></p>							
<p>D. Is delivery address different from item 1? <input type="checkbox"/> <small>Yes</small> <small>If YES, enter delivery address below:</small></p>							
<p>3. Service Type</p> <table border="0"> <tr> <td><input checked="" type="checkbox"/> Certified Mail</td> <td><input type="checkbox"/> Express Mail</td> </tr> <tr> <td><input type="checkbox"/> Registered</td> <td><input type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td><input type="checkbox"/> Insured Mail</td> <td><input type="checkbox"/> C.O.D.</td> </tr> </table>		<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail	<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.
<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail						
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise						
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.						
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>							
2. Article (Name)	7004 07550 0002 7249 5293						

EXHIBIT

A

Name and Address of Sender		Check type of mail or service:		Affix Stamp (If issued as certificate of or for additio- copies of in Postmark, Date of Re	
1. _____	Article Number	<input type="checkbox"/> Certified	<input type="checkbox"/> Recorded Delivery (International)	<input type="checkbox"/> Registered	<input type="checkbox"/> U.S. POSTAGE
2. _____		<input type="checkbox"/> COD	<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Signature Confirmation	P 8 2 2 1 3 6 5 9
3. _____		<input type="checkbox"/> Delivery Confirmation			R 0 1 . 5 0 0 A U G 0 5 0 5
4. _____		<input type="checkbox"/> Express Mail			E 1 5 2 2 2
5. _____		<input type="checkbox"/> Insured			
6. _____					
7. _____					
8. _____					
Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postage Paid by _____	Postage Paid by _____	Postage Paid by _____	Fee Paid by _____
See Privacy Act Statement on Reverse					
Delivery Confirmation					
Signature Confirmation					
Special Handling					
Restricted Delivery					
Return Receipt					

PS Form 3877, February 2002 (Page 1 of 2)

Completed by Telephone, Ink, or Ball Point Pen

John D. Neff
See Privacy Act Statement on Reverse

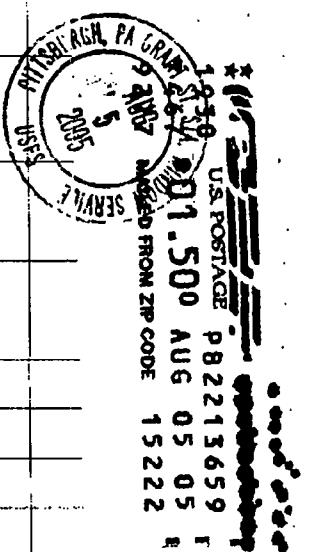


EXHIBIT B

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20177
NO: 03-1675-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA, SUCCESSOR IN INTEREST TO INTEGRA MORTGAGE
COMPANY
vs.
DEFENDANT: JOHN TARTAL, JR. AND REBECCA RUTH TARTAL

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/27/2005

LEVY TAKEN 08/10/2005 @ 2:30 PM

POSTED 08/10/2005 @ 2:30 PM

SALE HELD 10/07/2005

SOLD TO NATIONAL CITY BANK OF PENNSYLVANIA

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 11/09/2005

DATE DEED FILED 12/07/2005

PROPERTY ADDRESS 203 NORTH FOURTH STREET DUBOIS , PA 15801

SERVICES

08/10/2005 @ 2:30 PM SERVED JOHN TARTAL, JR.

SERVED JOHN TARTAL, JR., DEFENDANT, AT HIS RESIDENCE 203 NORTH FOURTH STREET, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO SARA TARTAL, DAUGHTER OF DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

08/10/2005 @ 2:30 PM SERVED REBECCA RUTH TARTAL

SERVED REBECCA RUTH TARTAL, DEFENDANT, AT HER RESIDENCE 203 NORTH FOURTH STREET, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO SARA TARTAL, DAUGHTER OF DEFENDANT

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING KNOW TO HIM / HER THE CONTENTS THEREOF.

FILED
01:10:55 AM
DEC 07 2005

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20177

NO: 03-1675-CD

PLAINTIFF: NATIONAL CITY BANK OF PENNSYLVANIA, SUCCESSOR IN INTEREST TO INTEGRA MORTGAGE COMPANY

VS.

DEFENDANT: JOHN TARTAL, JR. AND REBECCA RUTH TARTAL

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$231.22

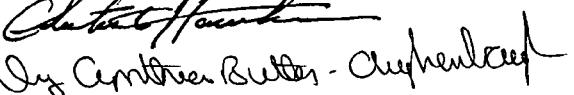
SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2005


Chester A. Hawkins
Sheriff


Amy C. Butterfield - Clerk
Chester A. Hawkins
Sheriff

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

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

Vs.

NO.: 2003-01675-CD

John Tortal, Jr. and
Rebecca Ruth Tortal

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the debt, interest and costs due NATIONAL CITY BANK OF PENNSYLVANIA, successor in interest to INTEGRA MORTGAGE COMPANY, Plaintiff(s) from JOHN TARTAL, JR. and REBECCA RUTH TARTAL, Defendant(s):

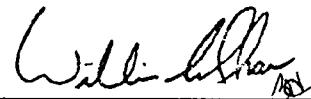
- (1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:
See Attached Description
- (2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE:.....	\$121,187.23	PAID:.....	\$132.00
INTEREST from 2/21/04 to 5/31/05:....	\$11,477.58	SHERIFF: \$	
PROTH. COSTS: \$		OTHER COSTS: \$	
ATTY'S FEES:.....	\$575.00	LATE CHARGES from 2/21/04 to 5/31/05:...\$365.25	
DATE: 5/27/2005		ESCROW ADVANCES:.....	\$2,830.25



William A. Shaw
Prothonotary/Clerk Civil Division

Received this writ this 27th day
of May A.D. 2005
At 3:30 A.M./P.M.

Chad A. Hawkins
Sheriff By Cynthia Butler, Deputy Sheriff

Requesting Party: Lori A. Gibson, Esq.
2200 Gulf Tower
Pittsburgh, PA 15219
(412) 456-8100

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

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

Plaintiff

vs.

Civil Action No. 03-1675-CD

JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL

Defendants

DEED DESCRIPTION

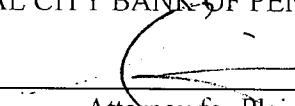
All the right, title, interest and claim of John Tartal, Jr. and Rebecca Ruth Tartal, of, in and to

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

On the North by Lot No. 10, on the East by North Fourth Street, on the South by South Park Place,
on the West by a 16 foot alley. Being 104 feet wide on North Fourth Street and said Alley. and
142 feet along Lot No. 10 and South Park Place, Known as Lots No. 11 and 12 in the J.E. Dubois
Plan of Lots.

BEING the same premises which Donald H. Flowers and Susan P. Flowers by their deed dated
November 7, 1994 and recorded November 17, 1994 in the Office of the Clearfield County
Recorder of Deeds, in Deed Book Volume 1644, page 271, granted and conveyed unto John Tartal
Jr. and Rebecca Ruth Tartal.

Judgment was recovered in the Court of Common Pleas of CLEARFIELD, Civil Action, as of
No. 03-1675-CD, seized and taken in execution as the property of JOHN TARTAL, JR. AND
REBECCA RUTH TARTAL at the suit of NATIONAL CITY BANK OF PENNSYLVANIA.



Attorney for Plaintiff

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME JOHN TARTAL, JR. NO. 03-1675-CD

NOW, December 07, 2005, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on October 07, 2005, I exposed the within described real estate of John Tortal, Jr. And Rebecca Ruth Tortal to public venue or outcry at which time and place I sold the same to NATIONAL CITY BANK OF PENNSYLVANIA he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	15.39
LEVY	15.00
MILEAGE	15.39
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.44
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$231.22

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$29.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	105,939.15
INTEREST @ %	0.00
FROM 06/01/2005 TO 10/07/2005	
PROTH SATISFACTION	
LATE CHARGES AND FEES	462.65
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	575.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	6,363.71
PROPERTY INSPECTIONS	
INTEREST	14,654.85
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$128,035.36
COSTS:	
ADVERTISING	327.70
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	231.22
LEGAL JOURNAL COSTS	162.00
PROTHONOTARY	132.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$1,026.92

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE WITHIN TEN (10) DAYS FROM THIS DATE.

CHESTER A. HAWKINS, Sheriff