

04-390-CD  
NATIONAL CITY BANK OF PENNSYLVANIA vs. DAVID L. HUGHES, et al.

National City Bank vs David L Hughes  
004-390-CD

FILED

MAR 22 2004

William A. Shaw  
Prothonotary

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

NATIONAL CITY BANK OF  
PENNSYLVANIA, successor in  
Interest to KEYSTONE NATIONAL  
BANK

Plaintiff

vs.

DAVID L. HUGHES AND  
THE UNITED STATES OF  
AMERICA

Defendants

No.

04-390-4

COMPLAINT IN MORTGAGE FORECLOSURE

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

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

CERTIFICATE OF ADDRESS:  
THIRD AND MAIN STREET  
BURNSIDE BOROUGH  
PARCEL NO. #002.0-A13-309-00008

BERNSTEIN FILE NO. F0032889

**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 KEYSTONE NATIONAL  
BANK

Plaintiff

vs.

No.

DAVID L. HUGHES AND THE  
UNITED STATES OF AMERICA  
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 Keystone National Bank, is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio and is hereinafter referred to as "Plaintiff".

2. Defendant is an adult individual who resides at Third and Main Street, Burnside, Clearfield County, Pennsylvania 15721 and a mailing address of P.O. Box 303, Burnside, Pennsylvania 15721.

3. The United States of America is a Defendant pursuant to 28 U.S.C. Section 2410. Federal Liens have been filed of record in Clearfield County, Pennsylvania, against the Defendant David L. Hughes. A true and correct copy of the Federal Tax Lien is attached hereto, marked Exhibit "1" and made a part hereof.

4. On or about July 13, 1991 Defendant executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendant. Said Mortgage was recorded in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1408, Page 60. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.

5. 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.



6. 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.

7. Plaintiff avers that Defendant is 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.

8. On or about January 6, 2004, Notice of Homeowner's Emergency Act of 1983 was sent to Defendant 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 Notice. Said Notice Further advised Defendant of Defendant's rights and obligations in accordance with said Acts. A copy of said notice is attached hereto marked Exhibit "3", and made a part hereof.

9. Plaintiff avers that the outstanding principal balance due is \$16,185.91.

10. Plaintiff is entitled to interest at the rate of 10 percent per annum. Interest due from October 1, 2003 through and including March 31, 2004 amounts to \$819.00.

11. 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 \$270.20.

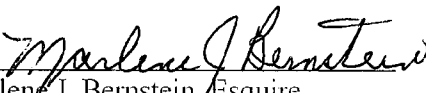
12. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$79.63 as of March 31, 2004.

13. By the terms of the aforementioned mortgage, Defendant has agreed to pay Plaintiff's reasonable attorneys' fees, which currently are \$850.00 and which will increase at the rate of \$110.00 per hour depending on the extent of litigation required.

14. Although repeatedly requested to do so by Plaintiff, Defendant 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 Defendant in the amount of \$18,204.74 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN LAW FIRM, P.C.

By:   
Marlene J. Bernstein, Esquire  
Attorneys for Plaintiff  
Suite 2200 Gulf Tower  
Pittsburgh, PA 15219  
(412) 456-8100  
**BERNSTEIN FILE NO. F0032889**

Form 668 (Y)

100

Department of the Treasury - Internal Revenue Service

(Rev. January 1991)

## Notice of Federal Tax Lien Under Internal Revenue Laws

District

Serial Number

For Optional Use by Recording Office

Pittsburgh, PA

259200636

As provided by sections 6321, 6322, and 6323 of the Internal Revenue Code, notice is given that taxes (including interest and penalties) have been assessed against the following-named taxpayer. Demand for payment of this liability has been made, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer

DAVID L HUGHES 26 275

Residence

BOX 303

BURNSIDE, PA 15721-0303

**IMPORTANT RELEASE INFORMATION:** With respect to each assessment listed below, unless notice of lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ended (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/90	161-54-5761	05/27/91	06/26/01	4280.06

Place of Filing

Clearfield Prothonotary

Clearfield County

Clearfield, PA 16830

Total \$

4280.06

This notice was prepared and signed at


Pittsburgh, PA

on this,

the 15th day of

January 19

Signature



Title

Manager

for

ACS

(NOTE: Certificate of officer authorized by law to take acknowledgments is not essential to the validity of Notice of Federal Tax Lien  
Rev. Rul. 71-488, 1971-2 C.B. 403)

Part 1 - Kept By Recording Office

EXHIBIT

Form 668 (Y) (Rev. 1-91)

PAGE 1 OF 1 PAGES

1408 REC 060

Mortgage

001-0001877

Recorded

Vol.

From  
DAVID L. HUGHES,

To

KEYSTONE NATIONAL BANK

Amount \$ 33,000.00

Premises Borough of Burnside,  
Clearfield County, Penna.

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 13, 1991. The mortgagor is DAVID L. HUGHES ("Borrower"). This Security Instrument is given to KEYSTONE NATIONAL BANK ("Lender").

under the laws of PENNSYLVANIA, which is organized and existing under the laws of PENNSYLVANIA, and whose address is 200 East Mahoning Street, P. O. Box 439, Pottsville, PA 15767-0439. Borrower owes Lender the principal sum of thirty-three thousand and no/100 Dollars (U.S. \$33,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on AUGUST 1, 2010. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (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:

ALL those certain pieces, parcel or tracts of land situated in the Borough of Burnside, County of Clearfield, Pennsylvania, bounded and described as follows to-wit:

### FIRST PIECE:

Lot No. 72 in the plot or plan of said Borough situated on the Southeast corner of Third and Main Streets, having a frontage on Main Street of 80 feet running parallel with Third Street, 160 feet to an alley, bounded and described as follows, to wit:

On the North by Lot No. 70, that part of which was deeded to George Darr, August 19, 1921; on the East by Main Street; on the South by Third Street; and on the West by an alley.

UNDER AND SUBJECT to the exceptions and reservations as were excepted and reserved in prior conveyances of said land.

### SECOND PIECE:

BEGINNING at an iron pipe located on the Southeast corner of a parcel presently owned by James E. Armstrong, et ux., which parcel is known as Lot No. 72 in the plot or plan of said Borough, which point is also the Northwest corner of Third and Main Streets; thence South 6 degrees 20 minutes East along the edge of the right-of-way of Main Street a distance of 20 feet to a point; thence South 83 degrees 40 minutes West along a line which is parallel with the Southern boundary line of the above

CONTINUED ON ATTACHED

which has the address of

Pennsylvania (Street) (City) (Zip Code) ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral oil and gas rights and profits, water rights and stock and all 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.

EXHIBIT 2  
PAGE 5 OF 5 PAGES

...distance of 150 feet to a point at an alley, thence  
...bearing 20 minutes West along said alley a distance of 25 feet  
to a point which is the Southwest corner of said Lot No. 72; thence  
North 71 degrees 42 minutes East along the Southern line of said Lot No.  
72 a distance of 150 feet to an iron pin and place of beginning, being  
a 25 foot wide strip along the Northern side of Third Street and running  
between Main Street and an alley.

BEING the same premises as conveyed to David L. Hughes by deed from  
Keystone National Bank, said deed dated July 10, 1991, and to be recorded  
concurrently herewith.

1. Payment of Interest with Prepayment and Late Charges. Borrower shall promptly pay when due the principal 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") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. 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. 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 the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

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 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application 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 late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

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 forfeiture of any part of the Property; 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.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards 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.

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 19 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. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. 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 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.



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 insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

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

9. **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, 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.

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.

10. **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.

11. **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.

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

13. **Legislation Affecting Lender's Rights.** If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

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 had no acceleration 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 paragraphs 13 or 17.

18. ~~Acceleration Remedies~~. Borrower and Lender further covenant and agree as follows:

19. ~~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 paragraphs 13 and 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 19, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. 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.

23. 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.

24. 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.

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

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider   | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider |   |
| <input type="checkbox"/> Other(s) [specify]      |   |   |

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

Witnesses:

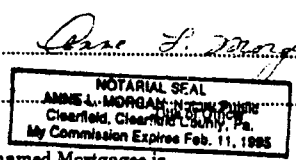
.....  
David L. Hughes (Seal)  
-Borrower  
.....  
..... (Seal)  
-Borrower

COMMONWEALTH OF PENNSYLVANIA, ..... Clearfield ..... County as:

On this, the 13<sup>th</sup> day of July, 19 91, before me, .....  
the undersigned officer, personally appeared David L. Hughes  
known to me (or satisfactorily  
proven) to be the person ..... whose name is subscribed to the within instrument and acknowledged that  
he ..... executed the same for the purposes herein contained.



WHEREOF, I hereunto set my hand and official seal.



I certify that the precise place of business of the within named Mortgagee is .....

RECORDED in the Office for Recording of Deeds in and for Clearfield  
in Mortgage Book 1498 No. 1498 Page 260 &c.  
Date 7-15-91 Recorder Michael R. Lytle

My Commission Expires  
First Monday in January, .....

CLEARFIELD COUNTY  
ENTERED OF RECORD  
TIME 11:49 AM  
BY Thomas J. Morgan  
FEES 15.50  
Michael R. Lytle, Recorder  
Entered of Record 7-15-91 11:49 AM

Michael R. Lytle, Recorder



JULY 11

1951

Clarkfield

MO

For a Note for \$25,000.00, bearing interest at the rate of 10% per annum, payable to the order of the Lender, The Lender is RAYMOND NATIONAL BANK, with its  
 principal office at 100 NORTH 10TH STREET, CLARKFIELD, MINN. 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 payment under this Note is called the "Note Holder."

**1. BORROWER'S PROMISE TO PAY**

I agree for a term that I have received a promise to pay U.S. \$ 25,000.00 from a person I called "Lender." This promise, to the order of the Lender, is a RAYMOND NATIONAL BANK note with its principal office at 100 NORTH 10TH STREET, CLARKFIELD, MINN. 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 payment under this Note is called the "Note Holder."

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 10.00 %.

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****(A) Time and Place of Payments**

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

October

I will make my monthly payments on the 15th day of each month beginning on October 1, 1951.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe for this Note. My monthly payments will be applied to interest before principal. If on October 1, 2011 I still owe money under this Note, I will pay these amounts in full on that date, which is called the "maturity date."

I will make my monthly payments at Any Raymond National Bank

or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payment will be in the amount of U.S. \$ 318.46.

**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 or writing that I am doing so.

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

**5. LOAN CHARGES**

If a law, which applies to this loan and which lets lenders have charges, is fairly interpreted so that the lender or other loan charges collected or to be collected in connection with this loan exceed the principal of this Note, then (a) any such loan charge shall be reduced by the amount necessary to reduce the charges to the principal of this Note; (b) any amount already collected from me which exceeds principal of this Note 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 monthly payment by the end of 15 days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be \$10.00 if any overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

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

**(C) Notice of Default**

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

**(D) No Waiver By Note Holder**

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

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

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in collecting this Note or the interest on principal or payments due. These include costs for notices, reasonable attorney fees.

**7. GIVING OF NOTICES**

Unless otherwise law requires a different method, any notice that must be given to me under this Note may be given to me by sending it by first class mail to me at the address I have given to the Note Holder or by delivering it to me in person.

Any notice that must be given to the Note Holder under this Note may be given to me by sending it to the address of the Note Holder or by delivering it to me in person.

...and the person who signs this Note, which person is fully and personally obligated to pay all of the amounts due on this Note, including the interest to pay the full amount owed. Any person who is a party to this Note is also obligated to do these things. Any person who takes over these obligations, including the obligation to pay interest, maturity or otherwise of this Note, is also obligated to keep all of the promises made in this Note. The lender reserves the right to require the Note Holder to give such person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

#### WARRANTY

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.

#### RE UNIFORM SECURED NOTE

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

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

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

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

  
David L. Hughes

(Seal)  
Borrower

(Seal)  
Borrower

(Seal)  
Borrower

(Sign Original Only)

# National City<sup>®</sup> 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

January 06, 2004

David L Hughes  
Po Box 303  
Burnside PA 15721

Loan No. 844184-1  
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:

Third & Main St  
Burnside PA 15721

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
11/01/2003 - 01/01/2004  
and the following amount(s) are now past due:

Monthly Payments	1,793.25
Corporate Fees	.00
Late Charges	31.84
Non-Sufficient Funds	.00
Other Fees	17.32
Less Suspense Balance	.00-
Total Due	1,842.41

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

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

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 1,842.41, 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 4

PAGE 1 OF 6 PAGES

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Contact Person:** COLLECTIONS DEPT.

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

**ADAMS COUNTY**

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

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

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

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

**ALLEGHENY COUNTY**

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

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

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

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

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

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

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

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

**ARMSTRONG COUNTY**

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

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

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

**BEAVER COUNTY**

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

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

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

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

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

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

**BEDFORD COUNTY**

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

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

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

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

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

**BERKS COUNTY**

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

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

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

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

**BLAIR COUNTY**

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

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

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

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

**BRADFORD COUNTY**

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

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

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

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

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

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

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

103 Warren Street, P.O. Box 709  
 Tunkhannock PA 18657  
 (570) 836-5840  
 FAX (570) 836-6332

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

**BUCKS COUNTY**

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

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

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

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

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

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

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

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

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

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

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

**BUTLER COUNTY**

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

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



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

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

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

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

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

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

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

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

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

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

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

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

**CARBON COUNTY**  
EOC of Schuylkill County  
225 N. Centre Street  
Pottsville, PA 17901  
(570) 522-1995  
FAX (570) 522-0429

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CCCS of Western Pennsylvania, Inc.  
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Altoona PA 16602  
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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  
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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) 565-0846  
FAX (610) 565-8567

Community Housing Counselor, Inc.  
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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

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

**LACKAWANNA COUNTY**

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

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

**LANCASTER COUNTY**

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

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

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

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

**LAWRENCE COUNTY**

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

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

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

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

**LEBANON COUNTY**

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

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

**LEHIGH COUNTY**

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

**LUZERNE COUNTY**

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

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

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

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

**LYCOMING COUNTY**

CCCS of Northeastern Pennsylvania  
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Wilkes-Barre, PA 18702  
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FAX (570) 821-1785

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(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135

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

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

**MCKEAN COUNTY**

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

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

**MERCER COUNTY**

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

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

**MIFFLIN COUNTY**

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

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

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

**MONROE COUNTY**

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

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

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

**MONTGOMERY COUNTY**

Acorn Housing Corporation  
845 North Broad Street  
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(215) 765-1221  
FAX (215) 765-1427

Northwest Counseling Service  
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Philadelphia, PA 19141  
(215) 324-7500  
FAX (215) 324-8753

CCCS of Delaware Valley  
Norristown Business Center  
190 W. Germantown Pike, Suite 140  
Norristown PA 19401  
(215) 563-5665

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

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Kennett Square, PA 19348  
(215) 444-3682  
FAX (215) 444-8243

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

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

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

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

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

**MONTOUR COUNTY**

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

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

**NORTHAMPTON COUNTY**

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

**NORTHUMBERLAND COUNTY**

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

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

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

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

**PERRY COUNTY**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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) 455-2657  
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<sup>®</sup> 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

January 06, 2004

David L Hughes  
Third & Main St  
Burnside PA 15721

Loan No. 844184-1  
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:

Third & Main St  
Burnside PA 15721

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
11/01/2003 - 01/01/2004  
and the following amount(s) are now past due:

Monthly Payments	1,793.25
Late Charges	31.84
Other Fees	17.32
Less Suspense Balance	.00-
Total Due	1,842.41

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

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

of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 1,842.41, 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 4

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

**Contact Person:** COLLECTIONS DEPT.

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

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

**YOU MAY ALSO HAVE THE RIGHT:**

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

**ADAMS COUNTY**

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

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

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

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

**ALLEGHENY COUNTY**

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

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

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

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

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

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

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

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

**ARMSTRONG COUNTY**

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

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

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

**BEAVER COUNTY**

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

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

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

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

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

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

**BEDFORD COUNTY**

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

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

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

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

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

**BERKS COUNTY**

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

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

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

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

**BLAIR COUNTY**

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

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

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

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

**BRADFORD COUNTY**

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

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

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

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

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

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

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

103 Warren Street, P.O. Box 709  
 Tunkhannock PA 16657  
 (570) 836-6840  
 FAX (570) 836-6332

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

**BUCKS COUNTY**

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

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

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

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

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

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

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

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

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

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

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

**BUTLER COUNTY**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Franklin  
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) 854-2666

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

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

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

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  
Capitol 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

Weatherization Office  
917 Mifflin Street  
Huntingdon, PA 16552  
(814) 643-2343

**LACKAWANNA COUNTY**

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

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

**LANCASTER COUNTY**

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

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

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

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

**LAWRENCE COUNTY**

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

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

Shenango Valley Urban League, Inc.

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

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

**LEBANON COUNTY**

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

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

**LEHIGH COUNTY**

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

**LUZERNE COUNTY**

CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
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FAX (570) 821-1785

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

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

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

**LYCOMING COUNTY**

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

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

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

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

**MCKEAN COUNTY**

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

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

**MERCER COUNTY**

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

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

**MIFFLIN COUNTY**

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

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

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

**MONROE COUNTY**

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

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

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

**MONTGOMERY COUNTY**

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

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

CCCS of Delaware Valley  
Norristown Business Center  
190 W. Germantown Pike, Suite 140  
Norristown PA 19401  
(215) 563-5665

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

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

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

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

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

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

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

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

**MONTOUR COUNTY**

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

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

**NORTHAMPTON COUNTY**

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

**NORTHUMBERLAND COUNTY**

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

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

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

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

**PERRY COUNTY**

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

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

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

Weatherization Office  
917 Mifflin Street  
Huntingdon, PA 16652  
(814) 843-2343

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

31 W. Market St.  
Wilkes-Barre PA 18702  
(570) 821-0837 or 800-922-9537  
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The Trehab Center of Northeastern PA  
185 Elmira Street, P.O. Box 218  
Troy, PA 16947  
(570) 297-2101  
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German Street, P.O. Box 389  
FAX (570) 297-2799  
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FAX (570) 928-8144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5252  
FAX (570) 724-5783  
931 Main Street  
Honesdale PA 18431  
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FAX (570) 253-4817

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

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

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

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

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

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

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

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

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

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

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

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

CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
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31 W. Market St.  
Wilkes-Barre PA 18702  
(570) 821-0837 or 800-922-9537  
FAX (570) 821-1785

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

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

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

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

#### WARREN COUNTY

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

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

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

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

#### WASHINGTON COUNTY

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

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

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

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

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

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

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

#### WAYNE COUNTY

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

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

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

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

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

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

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

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

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

#### WESTMORELAND COUNTY

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

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

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

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

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

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

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

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

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

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

#### WYOMING COUNTY

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

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

31 W. Market St.  
Wilkes-Barre PA 18702  
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FAX (570) 821-1785

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

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

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

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

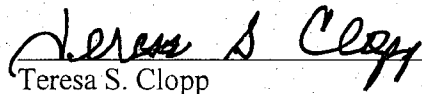
912 South George Street  
York, PA 17403  
(717) 846-4176

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

(Sign in Blue Ink)

FILED

/b.58

MAR 22 2004

William A. Shaw  
Prothonotary

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
Interest to KEYSTONE NATIONAL  
BANK

Plaintiff(s)

No. 04-390-CD

vs.

PRAECIPE TO DISCONTINUE  
WITHOUT PREJUDICE

DAVID L. HUGHES AND THE  
UNITED STATES OF AMERICA

Defendant(s)

FILED ON BEHALF OF  
Plaintiff(s)

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. F0032889**

**FILED**

**APR 23 2004**

William A. Shaw  
Prothonotary, Clerk of Courts

**NOTICE**

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

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

NATIONAL CITY BANK OF  
PENNSYLVANIA successor in  
Interest to KEYSTONE NATIONAL  
BANK

Plaintiff

vs.

Civil Action No. 04-390-CD

DAVID L. HUGHES AND THE  
UNITED STATES OF AMERICA

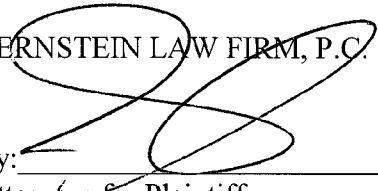
Defendant

**PRAECIPE TO DISCONTINUE WITHOUT PREJUDICE**


TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

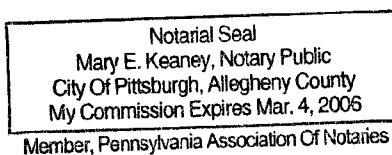
Discontinue without prejudice the above-captioned matter upon the records of the Court  
and mark the costs paid.

BERNSTEIN LAW FIRM, P.C.

By:   
Attorneys for Plaintiff  
Suite 2200 Gulf Tower  
Pittsburgh, PA 15219  
(412) 456-8100  
**BERNSTEIN FILE NO: F0032889**

Sworn to and subscribed  
before me this 20<sup>th</sup>  
day of April, 2004

  
Notary Public



FILED

No cc

APR 23 2004

3 Cert. of Disc. to  
Att'y

William A. Shaw  
Prothonotary/Clerk of Courts  
Copy to CIA

**IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA**

**CIVIL DIVISION**

COPY

**National City Bank of Pennsylvania  
successor in Interest to Keystone National Bank**

**Vs.**

**No. 2004-00390-CD**

**David L. Hughes and the  
United States of America**

**CERTIFICATE OF DISCONTINUATION**

Commonwealth of PA  
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on April 23, 2004, marked:

Discontinued without prejudice

Record costs in the sum of \$85.00 have been paid in full by Bernstein Law Firm, P.C.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 23rd day of April A.D. 2004.

---

William A. Shaw, Prothonotary

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

NATIONAL CITY BANK OF PENNSYLVANIA

Sheriff Docket # 15342

VS.

04-390-CD

HUGHES, DAVID L. and U.S.A.

COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

NOW APRIL 22, 2004 RETURN THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE  
"NOT SERVED, TIME EXPIRED" AS TO DAVID L. HUGHES, DEFENDANT. NEVER  
RECEIVED SURCHARGE FROM ATTORNEY.

**Return Costs**

Cost	Description
14.37	SHERIFF HAWKINS PAID BY: ATTY CK# 30652
10.00	SURCHARGE PAID BY: <i>atty</i>

Sworn to Before Me This

10 Day of Sept - 2004  
*William A. Shaw*

So Answers,

*Chester A. Hawkins*  
*by Mandy Hawkins*  
Chester A. Hawkins  
Sheriff

<sup>CGK</sup>  
**FILED**

0 3:12 PM

SEP 10 2004

William A. Shaw  
Prothonotary

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

MAR 22 2004

Attest.

*William L. 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 KEYSTONE NATIONAL  
BANK

Plaintiff

vs.

DAVID L. HUGHES AND  
THE UNITED STATES OF  
AMERICA

Defendants

No.

04-390-9

COMPLAINT IN MORTGAGE FORECLOSURE

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

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

CERTIFICATE OF ADDRESS:  
THIRD AND MAIN STREET  
BURNSIDE BOROUGH  
PARCEL NO. #002.0-A13-309-00008

BERNSTEIN FILE NO. F0032889

**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 KEYSTONE NATIONAL  
BANK

Plaintiff

vs.

No.

DAVID L. HUGHES AND THE  
UNITED STATES OF AMERICA  
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 Keystone National Bank, is a corporation with offices at 3232 Newmark Drive, Miamisburg, Ohio and is hereinafter referred to as "Plaintiff".

2. Defendant is an adult individual who resides at Third and Main Street, Burnside, Clearfield County, Pennsylvania 15721 and a mailing address of P.O. Box 303, Burnside, Pennsylvania 15721.

3. The United States of America is a Defendant pursuant to 28 U.S.C. Section 2410. Federal Liens have been filed of record in Clearfield County, Pennsylvania, against the Defendant David L. Hughes. A true and correct copy of the Federal Tax Lien is attached hereto, marked Exhibit "1" and made a part hereof.

4. On or about July 13, 1991 Defendant executed and delivered to Plaintiff a Mortgage on certain real property owned by Defendant. Said Mortgage was recorded in the Office of the Clearfield County Recorder of Deeds in Mortgage Book Volume 1408, Page 60. A copy of said Mortgage is attached hereto, marked Exhibit "1" and made a part hereof.

5. 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.

6. 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.

7. Plaintiff avers that Defendant is 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.

8. On or about January 6, 2004, Notice of Homeowner's Emergency Act of 1983 was sent to Defendant 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 Notice. Said Notice Further advised Defendant of Defendant's rights and obligations in accordance with said Acts. A copy of said notice is attached hereto marked Exhibit "3", and made a part hereof.

9. Plaintiff avers that the outstanding principal balance due is \$16,185.91.

10. Plaintiff is entitled to interest at the rate of 10 percent per annum. Interest due from October 1, 2003 through and including March 31, 2004 amounts to \$819.00.

11. 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 \$270.20.

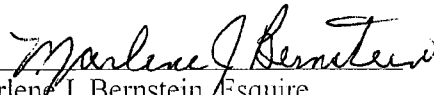
12. Plaintiff is entitled to late charges of 5% of the monthly payment of principal and interest per month for a total of \$79.63 as of March 31, 2004.

13. By the terms of the aforementioned mortgage, Defendant has agreed to pay Plaintiff's reasonable attorneys' fees, which currently are \$850.00 and which will increase at the rate of \$110.00 per hour depending on the extent of litigation required.

14. Although repeatedly requested to do so by Plaintiff, Defendant 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 Defendant in the amount of \$18,204.74 with continuing interest and late charges at the contract rate plus costs.

BERNSTEIN LAW FIRM, P.C.

By:   
Marlene J. Bernstein, Esquire  
Attorneys for Plaintiff  
Suite 2200 Gulf Tower  
Pittsburgh, PA 15219  
(412) 456-8100  
**BERNSTEIN FILE NO. F0032889**

Form 658 (Y)

100

Department of the Treasury - Internal Revenue Service

(Rev. January 1991)

## Notice of Federal Tax Lien Under Internal Revenue Laws

District

Serial Number

For Optional Use by Recording Office

Pittsburgh, PA

259200636

As provided by sections 6321, 6322, and 6323 of the Internal Revenue Code, notice is given that taxes (including interest and penalties) have been assessed against the following-named taxpayer. Demand for payment of this liability has been made, but it remains unpaid. Therefore, there is a lien in favor of the United States on all property and rights to property belonging to this taxpayer for the amount of these taxes, and additional penalties, interest, and costs that may accrue.

Name of Taxpayer DAVID L HUGHES *26 245*

Residence

BOX 303

BURNSIDE, PA 15721-0303

**IMPORTANT RELEASE INFORMATION:** With respect to each assessment listed below, unless notice of lien is refiled by the date given in column (e), this notice shall, on the day following such date, operate as a certificate of release as defined in IRC 6325(a).

Kind of Tax (a)	Tax Period Ended (b)	Identifying Number (c)	Date of Assessment (d)	Last Day for Refiling (e)	Unpaid Balance of Assessment (f)
1040	12/31/90	161-54-5781	05/27/91	06/26/01	4280.06

Place of Filing

Clearfield Prothonotary

Clearfield County

Clearfield, PA 16830

Total \$

4280.06

This notice was prepared and signed at Pittsburgh, PA, on thisthe 15th day of January, 2002

Signature

Title

Manager

for

ACS

(NOTE: Certificate of officer authorized by law to take acknowledgments is not essential to the validity of Notice of Federal Tax Lien  
Rev. Rul. 71-488, 1971-2 CB, 409)

Part 1 - Kept By Recording Office

EXHIBIT 1 Form 658 (Y) (Rev. 1-91)

PAGE 1 OF 1 PAGES

1408 060

Mortgage

001-000177

Recorded

Vol

From  
DAVID L. HUGHES,

To

KEYSTONE NATIONAL BANK

Amount \$ 33,000.00

Premises  
Borough of Burnside,  
Clearfield County, Penna.

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 13 19 91. The mortgagor is DAVID L. HUGHES

NATIONAL BANK ("Borrower"). This Security Instrument is given to KEYSTONE NATIONAL BANK, which is organized and existing under the laws of Pennsylvania, and whose address is 200 East Mahoning Street, P. O. Box 439, Pottsville, PA 15767-0439 ("Lender").

Borrower owes Lender the principal sum of Thirty-three thousand and no/100 Dollars (U.S. \$33,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on AUGUST 1, 2010.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (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: ALL those certain pieces, parcel or tracts of land situated in the Borough of Burnside, County of Clearfield, Pennsylvania, bounded and described as follows to-wit:

### FIRST PIECE:

Lot No. 72 in the plot or plan of said Borough situated on the Southeast corner of Third and Main Streets, having a frontage on Main Street of 80 feet running parallel with Third Street, 160 feet to an alley, bounded and described as follows, to wit:

On the North by Lot No. 70, that part of which was deeded to George Darr, August 19, 1921; on the East by Main Street; on the South by Third Street; and on the West by an alley.

UNDER AND SUBJECT to the exceptions and reservations as were excepted and reserved in prior conveyances of said land.

### SECOND PIECE:

BEGINNING at an iron pipe located on the Southeast corner of a parcel presently owned by James E. Armstrong, et ux., which parcel is known as Lot No. 72 in the plot or plan of said Borough, which point is also the Northwest corner of Third and Main Streets; thence South 6 degrees 20 minutes East along the edge of the right-of-way of Main Street a distance of 20 feet to a point; thence South 83 degrees 40 minutes West along a line which is parallel with the Southern boundary line of the above

CONTINUED ON ATTACHED

which has the address of \_\_\_\_\_ (Street) \_\_\_\_\_ (City) \_\_\_\_\_ Pennsylvania \_\_\_\_\_ (Zip Code) ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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.

EXHIBIT 2  
PAGE 5 OF 5 PAGES

...distance of 150 feet to a point at an alley, thence  
...along said alley a distance of 25 feet  
to a point which is the Southwest corner of said Lot No. 12, thence  
South 27 degrees 40 minutes East along the Southern line of said Lot No.  
12 a distance of 150 feet to an iron pin and place of beginning, being  
a foot wide strip along the Northern side of Third Street and running  
between Main Street and an alley.

Being the same premises as conveyed to David L. Hughes by deed from  
Keystone National Bank, said deed dated July 10, 1991, and to be recorded  
concurrently herewith.



1. Borrower shall pay to Lender the sum of \$\_\_\_\_\_ and agree to follow the terms of the following:

2. 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.

3. 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") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. 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. 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 the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

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 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application 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 late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

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 forfeiture of any part of the Property; 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.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards 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.

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 19 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. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. 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 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.



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 insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

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

9. **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, 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.

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.

10. **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.

11. **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.

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

13. **Legislation Affecting Lender's Rights.** If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 17.

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 had no acceleration 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 paragraphs 13 or 17.

19. 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 paragraphs 13 and 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 defenses 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 19, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by applicable law.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Release. Upon payment of all sums secured by this Security Instrument, Lender shall discharge this Security Instrument without charge to Borrower. Borrower shall pay any recordation costs.

22. 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.

23. 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.

24. 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.

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

- ☐ Adjustable Rate Rider      ☐ Condominium Rider      ☐ 1-4 Family Rider  
☐ Graduated Payment Rider      ☐ Planned Unit Development Rider  
☐ Other(s) [specify]

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

Witnesses:

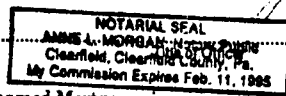
David L. Hughes (Seal)  
David L. Hughes - Borrower

(Seal)  
- Borrower

COMMONWEALTH OF PENNSYLVANIA, Clearfield County ss:

On this, the 13<sup>th</sup> day of July, 1991, before me, the undersigned officer, personally appeared David L. Hughes known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same for the purposes herein contained.

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



I certify that the precise place of business of the within named Mortgagee is

PO Box 735, Clearfield, PA 15262

RECORDED in the Office for Recording of Deeds in and for Clearfield  
in Mortgage Book No. 1498 Page 260 &c.  
Date 7-15-91 Recorder Michael R. Lytle

My Commission Expires  
First Monday in January

CLEARFIELD COUNTY  
ENTERED OF RECORD  
TIME 11:49 AM 7-15-91  
BY Thomas J. Morgan  
FEES 15.50  
Michael R. Lytle, Recorder  
Entered of Record 7-15-91, 11:49 AM Michael R. Lytle, Recorder

JULY 11

1931

Clearfield

PA

212 S. Main Street, Clearfield, Borough of Clearfield, Clearfield County, Pa. 15724

(Borrower's Address)

**1. BORROWER'S PAYMENTS TO PAY**

In order for a Note that I have received, I promise to pay U.S. \$ 11,000.00. This amount is called "principal". It is shown in the face of the Note. The lender is KEYSTONE NATIONAL BANK with its principal office in the Borough of Pittsburgh, Pittsburgh County, Pa. 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 payment under this Note is called the "Note Holder".

**2. INTEREST**

Interest will be charged on unpaid principal with the full amount of principal has been paid. I will pay interest at a yearly rate of 10.00%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 4(B) of this Note.

**3. PAYMENTS**

**(A) Time and Place of Payments**

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

I will make my monthly payments on the 22nd day of each month beginning on 10/22/31.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If on October 1, 2011, I still owe money under this Note, I will pay these amounts in full on that date, which is called the "maturity date".

I will make my monthly payments at any Keystone National Bank or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments**

My monthly payments will be in the amount of U.S. \$ 118.45.

**4. BORROWER'S RIGHT TO PREPAY**

I have the right to make payments of principal or any other money when I want. A payment of principal only is known as a "prepayment". When I make a prepayment, I tell the Note Holder or writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no change in the due date or in the amount of my monthly payments until 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 found to require to limit the amount of other loan charges collected or to be collected in connection with this loan entered the periodical Notice. If any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and if any amount already collected from me which exceeded permitted limits will be returned to me. The Note Holder must agree 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 monthly payment by the end of 15 days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be \$10.00. If an overdue payment of principal and interest, I will pay this late charge promptly but only once on each late payment.

**(B) Default**

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

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that I am in default and that, unless I pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which I owe at that time and all the interest that I owe on that amount. This 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 the full amount as provided above, the Note Holder will still have the right to demand I pay in default at a later time.

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

If the Note Holder has required me to pay immediately the full amount as provided 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 or for interest and prepayment by me on this Note. These amounts include, but are not limited to, attorney's fees.

**7. GIVING OF NOTICES**

Unless specified law requires a different method, any notice that must be given to me under this Note may be given to me by sending it by first class mail to me at the address I have given to the Note Holder or by delivering it to me in person.

I understand that I must be given the Note Holder's address and that I must be given the address of the office where I should send my notices or a different address if I am given a new one.

NOTARIAL CERTIFICATE: I, Notary Public, do hereby certify that the foregoing is a true and correct copy of the original document.



...and the

## 10. UNIFORM SECURED NOTE

**Transfer of the Property as 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 insured 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.

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

David L. Hughes

11

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(304)

**Sign Original Only**

# National City<sup>®</sup> 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

January 06, 2004

David L Hughes  
Po Box 303  
Burnside PA 15721

Loan No. 844184-1  
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:

Third & Main St  
Burnside PA 15721

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
11/01/2003 - 01/01/2004  
and the following amount(s) are now past due:

Monthly Payments	1,793.25
Corporate Fees	.00
Late Charges	31.84
Non-Sufficient Funds	.00
Other Fees	17.32
Less Suspense Balance	.00-
Total Due	1,842.41

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

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

of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE  
LENDER, WHICH IS \$ 1,842.41, 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 4  
1 OF 6 PAGES

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

**ADAMS COUNTY**

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

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

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

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

**ALLEGHENY COUNTY**

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

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

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

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

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

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

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

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

**ARMSTRONG COUNTY**

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

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

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

**BEAVER COUNTY**

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

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

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

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

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

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

**BEDFORD COUNTY**

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

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

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

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

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

**BERKS COUNTY**

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

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

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

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

**BLAIR COUNTY**

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

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

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

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

**BRADFORD COUNTY**

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

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

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

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

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

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

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

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

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

**BUCKS COUNTY**

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

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

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

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

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

CCCS of Delaware Valley  
 Trevoze Corporate Center  
 4506 Street Road  
 Trevoze PA 19047  
 (215) 563-5665

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

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

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

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

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

**BUTLER COUNTY**

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

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

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

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

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

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

#### CAMBRIA COUNTY

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

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

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

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

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

#### CAMERON COUNTY

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

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

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

#### CARBON COUNTY

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

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

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

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

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

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

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

#### CENTRE COUNTY

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

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

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

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

#### CHESTER COUNTY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

#### CLARION COUNTY

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

#### CLEARFIELD COUNTY

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

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

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

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

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

#### CLINTON COUNTY

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

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

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

#### COLUMBIA COUNTY

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

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

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

#### CRAWFORD COUNTY

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

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

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

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

#### CUMBERLAND COUNTY

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

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

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

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

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

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

#### DAUPHIN COUNTY

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

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

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

#### DELAWARE COUNTY

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

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

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

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

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

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

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

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

**LACKAWANNA COUNTY**

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

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

**LANCASTER COUNTY**

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

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

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

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

**LAWRENCE COUNTY**

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

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

Shenango Valley Urban League, Inc.

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

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

**LEBANON COUNTY**

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

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

**LEHIGH COUNTY**

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

**LUZERNE COUNTY**

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

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

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

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

**LYCOMING COUNTY**

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

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

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

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

**MCKEAN COUNTY**

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

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

**MERCER COUNTY**

Shenango Valley Urban League, Inc.  
601 Indiana Avenue  
Farrell, PA 16121

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

**MIFFLIN COUNTY**

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

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

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

**MONROE COUNTY**

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

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

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

**MONTGOMERY COUNTY**

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

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

CCCS of Delaware Valley  
Norristown Business Center  
190 W. Germantown Pike, Suite 140  
Norristown PA 19401  
(215) 563-5665

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

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

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

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

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

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

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

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

**MONTOUR COUNTY**

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

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

**NORTHAMPTON COUNTY**

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

**NORTHUMBERLAND COUNTY**

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

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

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

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

**PERRY COUNTY**

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

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

Urban League of Metropolitan  
Harrisburg  
2107 N.6th Street  
Harrisburg, PA 17101

# National City<sup>®</sup> 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

January 06, 2004

David L Hughes  
Third & Main St  
Burnside PA 15721

Loan No. 844184-1  
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:

Third & Main St  
Burnside PA 15721

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)  
11/01/2003 - 01/01/2004  
and the following amount(s) are now past due:

Monthly Payments	1,793.25
Late Charges	31.84
Other Fees	17.32
Less Suspense Balance	.00-
Total Due	1,842.41

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

HOW TO CURE THE DEFAULT - You may cure the default within thirty (30) days  
HOW TO CURE THE DEFAULT  
of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER**, WHICH IS \$ 1,842.41, 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 4

6

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

TO ASSERT THE NONEXISTENCE OF DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.

TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

**APPENDIX C**  
**PENNSYLVANIA HOUSING FINANCE AGENCY**  
**HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM**  
**CONSUMER CREDIT COUNSELING AGENCIES**

(Rev. 6/99)

**ADAMS COUNTY**

American Red Cross—  
 Hanover Chapter  
 529 Carlisle Street  
 Hanover, Pennsylvania 17331  
 (717) 637-3768  
 FAX (717) 637-3294

CCCS of Western PA  
 2000 Linglestown Road  
 Harrisburg PA 17102  
 (717) 541-1757  
 FAX (717) 541-4670

Financial Counseling Services of  
 Franklin  
 31 West 3rd Street  
 Waynesboro, PA 17268  
 (717) 762-3285

Adams County Housing Authority  
 139-143 Carlisle St  
 Gettysburg PA 17325  
 (717) 334-1518  
 FAX (717) 334-8326

**ALLEGHENY COUNTY**  
 Pennsylvania Housing Finance  
 Agency  
 (Marcia Hess)  
 2275 Swallow Hill road, Bldg 200  
 Pittsburgh, PA 15220  
 (412) 429-2842  
 FAX (412) 429-2835

Credit Counselors of PA  
 401 Wood Street, Suite 906  
 Pittsburgh, PA 15222  
 (412) 338-9954 or 1(800) 737-2933  
 FAX (412) 338-9963

Action Housing, Inc.  
 425 6th Avenue, Suite 950  
 Pittsburgh, PA 15219  
 (412) 391-1956 or (412) 281-2102 or  
 1 (800) 792-2801  
 FAX (412) 391-4512

Community Action Southwest  
 22 West High Street  
 Waynesburg, PA 15370  
 (724) 852-2893

CCCS of Western Pennsylvania, Inc.  
 309 Smithfield Street  
 Pittsburgh, PA 15222  
 (412) 471-7584

Housing Opportunities  
 133 Seventh Street  
 McKeesport PA 15132  
 (412) 664-1906  
 Fax (412) 664-0873

Urban League Of Pittsburgh  
 Bldg. For Equal Opportunity  
 One Smithfield St.  
 Pittsburgh PA 15222-2222  
 (412) 227-4802  
 FAX (412) 261-5207

Mon-Valley Unemployed Committee  
 120 E. 9th Avenue  
 Homestead, PA 15120  
 (412) 462-9962

**ARMSTRONG COUNTY**

CCCS of Western Pennsylvania, Inc.  
 217 E. Plank Road  
 Altoona PA 16602  
 (814) 944-8100 or (814) 944-5747

Indiana Co. Community Action  
 Program  
 827 Water Street, Box 187  
 Indiana PA 15701  
 (724) 465-2657  
 FAX (724) 465-5118

Credit Counselors of PA  
 401 Wood Street, Suite 906  
 Pittsburgh, PA 15222  
 (412) 338-9954 or  
 1(800) 737-2933  
 FAX (412) 338-9963

**BEAVER COUNTY**

Action Housing, Inc.  
 425 6th Avenue, Suite 950  
 Pittsburgh, PA 15219  
 (412) 391-1956  
 FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.  
 971 Third Street  
 Beaver, PA 15009  
 (724) 774-0798

Housing Opportunities of Beaver  
 County, Inc.  
 650 Corporation St, Suite 207  
 Beaver, PA 15009  
 (724) 728-7511

Mon Valley Unemployed Committee  
 120 E. 9th Avenue  
 Homestead, PA 15120  
 (412) 462-9962  
 (412) 462-9964

Housing Opportunities Inc.  
 133 Seventh Street  
 P.O. Box 9  
 McKeesport PA 15134

Credit Counselors of PA  
 401 Wood Street, Suite 906  
 Pittsburgh, PA 15222  
 (412) 338-9954 or 1(800) 737-2933  
 FAX (412) 338-9963

**BEDFORD COUNTY**  
 Bedford-Fulton Housing Services  
 10241 Lincoln Highway  
 Everett, PA 15537  
 (814) 623-9129  
 FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.  
 217 E. Plank Road  
 Altoona PA 16602  
 (814) 944-8100  
 FAX (814) 944-5747

Keystone Economic  
 Development Corporation  
 1954 Mary Grace Lane  
 Johnstown, PA 15901  
 (814) 535-6556  
 FAX (814) 539-1688

Tableland Services, Inc.  
 535 East Main Street  
 Somerset PA 15501  
 (814) 445-9628 or 1-800-452-0148  
 FAX (814) 443-3690

Weatherization Office  
 917 Mifflin Street  
 Huntingdon, PA 16652  
 (814) 643-2343

**BERKS COUNTY**

Budget Counseling Center  
 247 North Fifth Street  
 Reading, PA 19601  
 (610) 375-7866  
 FAX (610) 375-7830

CCCS of Lehigh Valley  
 3671 Crescent Court East  
 Whitehall PA 18052  
 (610) 821-4011 or 800-220-2733  
 (814) only  
 FAX (610) 821-8932

Economic Opportunity Cabinet of  
 Schuylkill County  
 225 N. Centre Street  
 Pottsville, PA 17901  
 (717) 622-1995  
 FAX (717) 622-0429

Community Housing Counselor, Inc.  
 P.O. Box 244  
 Kennett Square, PA 19348  
 (610) 444-3682  
 FAX (610) 444-8243

**BLAIR COUNTY**

Bedford-Fulton Housing Services  
 R.D.#1, Box 384  
 Everett, PA 15537  
 (814) 623-9129  
 FAX (814) 623-7187

Keystone Economic Development  
 Corp  
 1954 Mary Grace Lane  
 Johnstown PA 15901  
 (814) 535-6556  
 FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.  
 217 E. Plank Road  
 Altoona PA 16602  
 (814) 944-8100 or (814) 944-5747

Weatherization Office  
 917 Mifflin Street  
 Huntingdon, PA 16652  
 (814) 643-2343

**BRADFORD COUNTY**

CCCS of Northeastern Pennsylvania  
 1400 Abington Executive Park, Suite 1  
 Clarks Summit, PA 18411  
 (570) 587-9163 OR 1-800-922-9537  
 FAX (570) 587-9134/9135

31 W. Market St.  
 Wilkes-Barre, PA 18702  
 (570) 821-0837 or 800-922-9537  
 FAX (570) 821-1785

9 South 7th Street  
 Stroudsburg PA 18360  
 (570) 420-8980 or 800-922-9537  
 FAX (570) 420-8981

1631 S Atherton St, Suite 100  
 State College, PA 16801  
 (814) 238-3568  
 FAX (814) 2383669

The Trehab Center of Northeastern PA  
 10 Public Avenue  
 Montrose, PA 18801  
 (570) 278-3338 or 800-982-4045  
 FAX (570) 278-1889

185 Elmira Street  
 P.O. Box 218  
 Troy, PA 16947  
 (570) 297-2101

German Street, P.O. Box 389  
 Dushore, PA 18614  
 (570) 928-9668  
 FAX (570) 928-8144

103 Warren Street, P.O. Box 709  
 Tunkhannock PA 18657  
 (570) 836-6840  
 FAX (570) 836-6332

33 Walnut Street  
 Wellsboro, PA 16901  
 (570) 724-5252  
 FAX (570) 724-5783  
 931 Main Street  
 Honesdale PA 18431  
 (570) 253-8941  
 FAX (570) 253-4817

**BUCKS COUNTY**

Acorn Housing Corporation  
 846 North Broad Street  
 Philadelphia, PA 19130  
 (215) 765-1221  
 FAX (215) 765-1427

Northwest Counseling Service  
 5001 North Broad Street  
 Philadelphia, PA 19141  
 (215) 324-7500  
 FAX (215) 324-8753

Bucks County Housing Group, Inc.  
 140 East Richardson Avenue  
 Langhorne, PA 19047  
 (215) 750-4310  
 FAX (215) 750-4318

CCCS of Delaware Valley  
 1515 Market Street - Suite 1325  
 Philadelphia PA 19107  
 (215) 553-5665  
 FAX (215) 864-2666

HACE  
 167 Allegheny Ave 2nd Fl.  
 Philadelphia, PA 19140  
 (215) 426-8025  
 FAX (215) 426-9122

CCCS of Delaware Valley  
 Trevoze Corporate Center  
 4606 Street Road  
 Trevoze PA 19047  
 (215) 563-5665

Community Devel. Corp of Frankford  
 4620 Griscom Street  
 Philadelphia, PA 19124  
 (215) 744-2990  
 FAX (215) 744-2012

CCCS of Lehigh Valley  
 3671 Crescent Court East  
 Whitehall, PA 18052  
 (610) 821-4011 OR 800-220-2733  
 FAX (610) 821-8932

American Credit Counseling Institute  
 845 Coates St.  
 Coatesville PA 19320  
 (888) 212-6741

144 E Dekalb Pike  
 King of Prussia PA 19406  
 610-971-2210  
 FAX (610) 255-4814

755 York Rd, Suite 103  
 Warminster PA 18974  
 (215) 444-9429  
 FAX (215) 956-6344

**BUTLER COUNTY**

Action Housing, Inc.  
 425 6th Avenue, Suite 950  
 Pittsburgh, PA 15219  
 (412) 391-1956 or (412) 281-2102  
 FAX (412) 391-4512

CCCS of Western PA  
 YMCA Building  
 339 North Washington Street  
 Butler, PA 16001  
 (724) 282-7812

Housing Opportunities, Inc.  
650 Corporate St., Suite 207  
McKeesport, PA 15132  
(412) 664-1590  
FAX (412) 664-0873

Mon-Valley Unemployed Committee  
120 E. 9th Avenue  
Homestead, PA 15120  
(412) 462-9962  
FAX (412) 462-9964

Housing Opportunities Inc.  
133 Seventh Street  
P.O. Box 9  
McKeesport, PA 15134  
(412) 664-1906  
FAX (412) 664-0873

Credit Counselors of PA  
401 Wood Street, Suite 906  
Pittsburgh, PA 15222  
(412) 338-9954 or 1(800) 737-2933  
FAX (412) 338-9963

#### CAMBRIA COUNTY

Bedford-Fulton Housing Services  
R.D.#1, Box 384  
Everett, PA 15537  
(814) 623-9129  
FAX (814) 623-7187

CCCS of Western PA  
217 E. Plank Road  
Altoona PA 16602  
(814) 944-8100  
FAX (814) 944-5747

Indiana County Community Action  
Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(412) 465-2657  
FAX (412) 465-5118

Keystone Econ Development Corp.  
1954 Mary Grace Lane  
Johnstown PA 15901  
(814) 535-6556  
FAX (814) 539-1688

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814) 539-6335  
Tableland Services, Inc.  
535 East Main Street  
Somerset PA 15501  
(814) 445-9628 or 1-800-452-0148  
FAX (814) 443-3690

#### CAMERON COUNTY

Northern Tier Community Action Corp.  
P.O. Box 389  
135 West 4th Street  
Emporium, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

CCCS of Western PA  
217 E. Plank Road  
Altoona PA 16602  
(814) 944-8100  
FAX (814) 944-5747

CCCS of Western PA  
217 E. Plank Road  
Altoona, PA 16602  
(814) 944-8100  
FAX (814) 944-5747

#### CARBON COUNTY

EOC of Schuylkill County  
225 N. Centre Street  
Pottsville, PA 17901  
(570) 622-1995  
FAX (570) 622-0429

CCCS of Lehigh Valley  
3671 Present Court East  
Whitehall PA 18052  
610-821-4011 or 800-220-2733  
570 & 814 only for 800#  
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

31 W. Market St.  
Wilkes-Barre, PA 18702  
(570) 821-0837 or 800-922-9537  
FAX (570) 821-1785

9 South 7th Street  
Stroudsburg PA 18360  
(570) 420-8980 or 800-922-9537  
FAX (570) 420-8981

1631 S Atherton St, Suite 100  
State College, PA 16801  
(814) 238-3668  
FAX (814) 238-3669

Commission on Economics Opportunity  
of Luzerne County  
163 Amber Lane  
Wilkes-Barre, PA 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE  
FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE  
FAXING  
(570) 836-4090 TUNKHANNOCK

#### CENTRE COUNTY

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona, PA 16602  
(814) 944-8100  
FAX (814) 944-5747

Lycoming-Clinton Co Comm For  
Community  
Action (STEP)  
2138 Lincoln Street  
P.O. Box 1328  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

CCCS of Northeastern PA  
1631 S. Atherton St, Suite 100  
State College PA 16801  
(814) 238-3668  
FAX (814) 238-3669

#### CCCS of Northeastern PA

201 Basin Street  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

#### CHESTER COUNTY

Acorn Housing Corporation  
846 North Broad Street  
Philadelphia, PA 19130  
(215) 765-1221  
FAX (215) 765-1427

Northwest Counseling Services  
5001 N. Broad Street  
Philadelphia, PA 19141  
(215) 324-7500  
FAX (215) 324-8753

Budget Counseling Center  
247 North Fifth Street  
Reading, PA 19601  
(610) 375-7866  
FAX (610) 375-7830

CCCS of Delaware Valley  
1515 Market Street, Suite 1325  
Philadelphia, PA 19107  
(215) 563-5665  
FAX (215) 563-7020

HACE  
167 W. Allegheny Ave, 2nd Fl.  
Philadelphia, PA 19140  
(215) 426-8025  
FAX (215) 426-9122  
Community Housing Counseling Inc  
P.O. Box 244  
Kennett Square, PA 19348  
(610) 444-3682  
FAX (610) 444-8243

Media Fellowship House  
302 S. Jackson Street  
Media, PA 19063  
(610) 565-0846  
FAX (610) 565-8567

Phila Council For Community Adv  
100 North 17th Street, Suite 600  
Philadelphia, PA 19103  
(215) 567-7803  
FAX (215) 963-9941

Tabor Community Services, Inc.  
439 E. King Street  
Lancaster, PA 17602  
(717) 397-5182 OR 1-800-788-5062  
(H.O. only)  
FAX (717) 399-4127

Community Devel. Corp of Frankford  
Group Ministry  
4620 Griscom Street  
Philadelphia, PA 19124  
(215) 744-2990  
FAX (215) 744-2012

American Red Cross of Chester  
1729 Edgemont Avenue  
Chester, PA 19013  
(610) 874-1484

CCCS of Delaware Valley  
Marshall Building  
790 E. Market St., Suite 215  
West Chester, PA 19382  
(215) 563-5665

American Credit Counseling Institute  
845 Coates St.  
Coatesville PA 19320  
(888) 212-6741  
144 E. Dekalb Pike

King of Prussia, PA 19406  
(610) 971-2210  
FAX (610) 265-4814

755 York Rd, Suite 103  
Warminster PA 18974  
(215) 444-9429  
FAX (215) 956-6344

#### CLARION COUNTY

CCCS of Western Pennsylvania, Inc.  
YMCA Building  
339 North Washington Street  
Butler, PA 16001  
(412) 282-7812

#### CLEARFIELD COUNTY

Keystone Economic Development  
Corporation  
1954 Mary Grace Lane  
Johnstown, PA 15901  
(814) 535-6556  
FAX (814) 539-1688

Indiana Co. Community Action  
Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona PA 16602  
(814) 944-8100  
FAX (814) 944-5747

CCCS of Northeastern PA  
1631 S Atherton St., Suite 100  
State College, PA 16801  
(814) 238-3668  
FAX (814) 238-3669

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814) 539-6335

#### CLINTON COUNTY

Lycoming-Clinton Counties  
Commission For Community Action  
(STEP)  
2138 Lincoln Street  
P.O. Box 1328  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

CCCS of Northeastern PA  
1631 S Atherton St., Suite 100  
State College, PA 16801  
(814) 238-3668  
FAX (814) 238-3669

CCCS of Northeastern PA  
201 Basin Street  
Williamsport, PA 17703  
(570) 323-6627  
FAX (570) 323-6626

#### COLUMBIA COUNTY

CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135

Commission on Economics Opportunity  
of Luzerne County  
163 Amber Lane  
Wilkes-Barre, PA 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE  
FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE  
FAXING  
(570) 836-4090 TUNKHANNOCK

#### CRAWFORD COUNTY

Booker T. Washington Center  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

Greater Erie Community Action  
Committee  
18 West 9th Street  
Erie, PA 16501  
(814) 459-4581  
FAX (814) 456-0161

John F. Kennedy Center, Inc.  
2021 East 20th Street  
Erie, PA 16510  
(814) 898-0400  
FAX (814) 898-1243

Shenango Valley Urban League, Inc.  
601 Indiana Avenue  
Farrell, PA 16121  
(412) 981-5310

#### CUMBERLAND COUNTY

CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg, PA 17102  
(717) 541-1757  
FAX (717) 541-4670

Franklin  
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 19053  
(610) 565-0846  
FAX (610) 565-8567

Community Housing Counselor, Inc.  
P.O. Box 244  
Kennett Square PA 19348  
(610) 444-3682  
FAX (610) 444-8243

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) 437-5050 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

Weatherization Office  
917 Mifflin Street  
Huntingdon, PA 16652  
(814) 643-2343

**LACKAWANNA COUNTY**

CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 or 800-955-9537  
FAX (570) 587-9134/9135

**LANCASTER COUNTY**

Community Housing Counselors,  
Incorporated  
P.O. Box 244  
Kennett Square, PA 19348  
(215) 444-3682  
FAX (215) 444-3178

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall, PA 18052  
(215) 821-4011 1-800-220-2733  
(717) & (814) ONLY  
FAX (215) 821-8932

CCCS of Western Pennsylvania, Inc.  
912 South George Street  
York, PA 17403  
(717) 846-4176

Tabor Community Services, Inc.  
439 E. King Street  
Lancaster, PA 17602  
(717) 397-5182 OR 1-800-788-5062  
FAX (717) 399-4127

**LAWRENCE COUNTY**

CCCS of Western Pennsylvania  
1st Federal Plaza-Suite 406  
North Mill Street  
New Castle, PA 16101  
(724) 652-8074

312 Chestnut Street, Suite 227  
Meadville PA 16335  
(814) 333-8570  
Shenango Valley Urban League, Inc.

601 Indiana Avenue  
Farrell, PA 16121  
(724) 981-5310

Housing Opportunities of Beaver  
County  
650 Corporation St., Suite 207  
Beaver, PA 15009  
(724) 728-7202  
FAX (412) 728-7202

**LEBANON COUNTY**

Economic Opportunity Cabinet of  
Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
(570) 622-1995  
FAX (570) 622-0429

Tabor Community Services, Inc.  
439 E. King Street  
Lancaster, PA 17602  
(717) 397-5182 OR 1-800-788-5062  
FAX (717) 399-4127

**LEHIGH COUNTY**

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall, PA 18052  
(610) 821-4011 OR 1-800-220-2733  
(570) & (814) ONLY  
FAX (610) 821-8932  
Economic Oppor Cabinet of  
Schuylkill Co  
225 North Centre Street  
Pottsville, PA 17901  
(570) 622-1995  
FAX (570) 622-0429

**LUZERNE COUNTY**

CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park  
Suite 1  
Clarks Summit, PA 18411  
(570) 587-8163 or 800-922-9537  
FAX (570) 587-9134/9135

Comm. on Econ Opportunity of  
Luzerne County  
163 Amber Lane  
Wilkes-Barre, Pennsylvania 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE  
FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE  
FAXING  
(570) 836-4090 TUNKHANNOCK

EOC of Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
(570) 622-1995  
FAX (570) 622-0429

**LYCOMING COUNTY**

CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park  
Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135

201 Basin Street  
Williamsport, PA 17703  
(570) 323-6627  
FAX (570) 323-6626

Lycoming-Clinton Counties  
Commission For Community Action  
(STEP)  
2138 Lincoln Street  
P.O. Box 1328  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

**MCKEAN COUNTY**

John F. Kennedy Center, Inc.  
2021 East 20th Street  
Erie, PA 16510  
(814) 898-0400  
FAX (814) 898-1243

Northern Tier Community Action Corp  
P.O. Box 389  
135 W. 4th Street  
Emporium, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

**MERCER COUNTY**

Shenango Valley Urban League, Inc.  
601 Indiana Avenue  
Farrell, PA 16121

CCCS of Western Pennsylvania, Inc.  
YMCA Building  
339 North Washington Street  
Butler, PA 16001  
(724) 282-7812

**MIFFLIN COUNTY**

CCCS of Western Pennsylvania, Inc.  
217 E. Plank Road  
Altoona PA 16602  
(814) 944-8100  
FAX (814) 944-5747

Weatherization Office  
917 Mifflin Street  
Huntingdon, PA 16652  
(814) 643-2343

CCCS of Northeastern PA  
1631 S Atherton St  
Suite 100  
State College PA 16801  
(814) 238-3668  
FAX (814) 238-3669

**MONROE COUNTY**

CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park  
Suite 1  
Clarks Summit PA 18411  
(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135  
9 South 7th Street  
Stroudsburg PA 18360  
(570) 420-8980 or 800-922-9537  
FAX (570) 420-8981

Comm on Econ Opp of Luzerne  
County  
163 Amber Lane  
Wilkes-Barre, PA 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE  
FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE  
FAXING  
(570) 836-4090 TUNKHANNOCK

**MONTGOMERY COUNTY**

Acorn Housing Corporation  
846 North Broad Street  
Philadelphia, PA 19130  
(215) 765-1221  
FAX (215) 765-1427

Northwest Counseling Service  
5001 N. Broad Street  
Philadelphia, PA 19141  
(215) 324-7500  
FAX (215) 324-8753

CCCS of Delaware Valley  
Norristown Business Center  
190 W. Germantown Pike, Suite 140  
Norristown PA 19401  
(215) 563-5665

Community Action Development  
Comm  
701 DeKalb Street  
Norristown, PA 19401  
(610) 277-6363  
FAX (610) 277-2123

CCCS of Delaware Valley  
1515 Market Street, Suite 1325  
Philadelphia, PA 19107  
(215) 563-5665  
FAX (215) 864-2666

Community Housing Counselors Inc  
P.O. Box 244  
Kennett Square, PA 19348  
(215) 444-3682  
FAX (215) 444-8243

Media Fellowship House  
302 S. Jackson Street  
Media, PA 19063  
(610) 565-0846

Phila Council For Community  
Advmnt  
100 North 17th Street, Suite 600  
Philadelphia, PA 19103  
(215) 567-7803  
FAX (215) 963-9941

American Credit Counseling Institute  
845 Coates St.  
Coatesville, PA 19320  
(888) 212-6741

144 E. Dekalb Pike  
King of Prussia PA 19406  
(610) 971-2210  
FAX (610) 265-4814

755 York Rd., Suite 103  
Warminster PA 18974  
(215) 444-9429  
FAX (215) 956-6344

**MONTOUR COUNTY**

CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135

**NORTHAMPTON COUNTY**

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall, PA 18052  
(610) 821-4011 OR 1-800-220-2733  
(717) & (814) ONLY  
FAX (610) 821-8932

**NORTHUMBERLAND COUNTY**

CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park  
Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135

201 Basin Street  
Williamsport, PA 17703  
(570) 323-6627  
FAX (570) 323-6626

Economic Opportunity Cabinet of  
Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
(570) 622-1995  
FAX (570) 622-0429

**PERRY COUNTY**

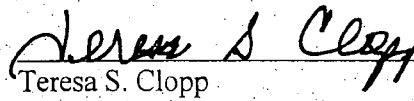
CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg, PA 17102  
(717) 541-1757  
FAX (717) 541-4670

Financial Counseling Services of  
Franklin  
31 West 3rd Street  
Waynesboro, PA 17268  
(717) 762-3285

Urban League of Metropolitan  
Harrisburg  
2107 N.6th Street  
Harrisburg, PA 17101

**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

(Sign in Blue Ink)

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

NATIONAL CITY BANK OF  
PENNSYLVANIA Successor in  
Interest to KEYSTONE NATIONAL  
BANK,

Plaintiff,

vs

DAVID L. HUGHES and  
THE UNITED STATES OF  
AMERICA

Defendants.

Civil Action No. ~~05-1288-CD~~ **04-390 CD**

ACCEPTANCE OF SERVICE

FILED ON BEHALF OF  
Plaintiff and  
The United States of America  
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. F00055721** **F0032847**  
DIRECT DIAL: (412) 456-8100

MICHAEL C. COLVILLE, ESQUIRE  
Assistant U.S. Attorney  
U.S. Department of Justice  
United States Attorney  
Western District of PA  
United States Post Office and  
Courthouse  
700 Grant Street, Suite 400  
Pittsburgh, PA 15219

**FILED** *no cc*  
*m110:5134*  
SEP 29 2003 *(JF)*

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 KEYSTONE NATIONAL  
BANK,

Plaintiff,

vs

Civil Action No. 05-1288-CD

DAVID L. HUGHES and  
THE UNITED STATES OF  
AMERICA

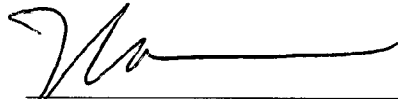
Defendant(s)

**ACCEPTANCE OF SERVICE**

I, the undersigned, hereby accept service of the Complaint in Mortgage Foreclosure issued at the above captioned number and term on behalf of the United States of America. Defendant and Judgment Creditor in the above-captioned action and certify that I am authorized to do so.

Date:

8/31/05



United States Attorney's Office  
Western District of Pennsylvania  
U.S. Post Office and Courthouse  
700 Grant Street, Suite 400  
Pittsburgh, PA 15219

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

KELLEY L. HOFFMASTER,  
Plaintiff,

vs.

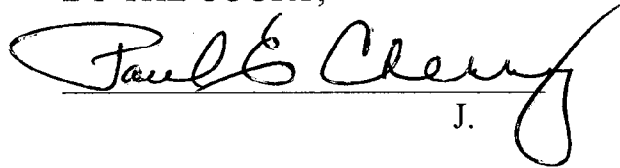
RUSSELL E. HOFFMASTER,  
Defendant.

\*  
\*  
\*  
\* NO. 04-389-CD  
\*  
\*  
\*

**DIVORCE DECREE**

AND NOW, this 21<sup>st</sup> day of June, 2004, it is ORDERED and  
DECREED that **KELLEY L. HOFFMASTER**, Plaintiff, and **RUSSELL E.  
HOFFMASTER**, Defendant, are divorced from the bonds of matrimony.

BY THE COURT,

  
J.

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW**

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.

\*  
\*  
\*  
\* **NO. 04- 389 -CD**  
\*  
\*  
\* **Type of Case: CIVIL DIVISION**  
\*  
\*  
\* **Type of Pleading: COMPLAINT IN**  
\* **DIVORCE**  
\*  
\*  
\* **Filed on behalf of: PLAINTIFF**  
\* **KELLEY L. HOFFMASTER**  
\*  
\*  
\*  
\* **Counsel of Record of this Party:**  
\* **BARBARA J. HUGNEY-SHOPE, ESQUIRE**  
\*  
\* Supreme Court I. D. No. 26274  
\* 23 North Second Street  
\* Clearfield, PA 16830  
\* (814) 765-5155

**ONE (1) MINOR CHILD BORN TO THE PARTIES:  
CORI ALLEN HOFFMASTER, born MAY 14, 1996, age 7 years**

**FILED**

**MAR 22 2004**

William A. Shaw  
Prothonotary/Clerk of Courts

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW**

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.

\*

\*

\*

\* **NO. 04- -CD**

\*

\*

\* **Type of Case: CIVIL DIVISION**

**NOTICE TO DEFEND AND CLAIM RIGHTS**

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take prompt action. You are warned that if you fail to do so, the case may proceed without you and a decree of divorce or annulment may be entered against you by the Court. A judgment may also be entered against you for any other claim or relief requested in these papers by the Plaintiff. You may lose money or property or other rights important to you, including custody or visitation of your child.

When the ground for the divorce is indignities or irretrievable breakdown of the marriage, you may request marriage counseling. A list of marriage counselors is available in the Office of the Prothonotary at the Clearfield County Courthouse, Clearfield, Pennsylvania 16830.

**IF YOU DO NOT FILE A CLAIM FOR ALIMONY, DIVISION OF PROPERTY, LAWYER'S FEES OR EXPENSES BEFORE A DIVORCE OR ANNULMENT IS GRANTED, YOU MAY LOSE THE RIGHT TO CLAIM ANY OF THEM.**

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PENNSYLVANIA 16830  
(814) 765-2641, Ext. 88-89

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW**

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.

\*

\*

\*

\* NO. 04- -CD

\*

\*

\* Type of Case: CIVIL DIVISION

**COMPLAINT UNDER SECTION 3301(D) OF  
THE DIVORCE CODE**

AND NOW, comes the Plaintiff, KELLEY L. HOFFMASTER, who by and through her attorney, BARBARA J. HUGNEY-SHOPE, ESQUIRE, files this Complaint in Divorce and avers as follows:

**COUNT - I**

1. That the Plaintiff, KELLEY L. HOFFMASTER, is an adult individual whose present address is 200 Old Road, Frenchville, Clearfield County, Pennsylvania 16836.

2. That the Defendant, RUSSELL E. HOFFMASTER, is an adult individual whose present address is 282 Sleepy Hollow Drive, Mohrsville, Pennsylvania 19541.

3. That Plaintiff has been a bona fide resident in the Commonwealth of Pennsylvania for at least six (6) months prior to filing this Complaint.

4. That Plaintiff and Defendant were married on June 8, 1996, in Mohrsville, Berks County, Pennsylvania.

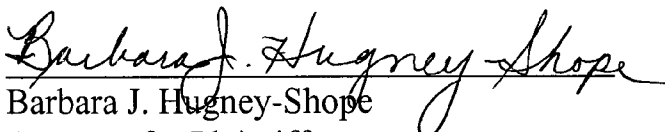
5. That there were one child born to the parties; namely, CORI ALLEN HOFFMASTER, born May 14, 1996, and the issue of custody has been resolved by Berks County Court Order dated March 8, 2001, and filed to Docket No. 00-7031.

6. That the Plaintiff has been advised of the availability of counseling and the right to request that the Court require the parties to participate in counseling.

7. There are no pending actions for divorce or annulment instituted by either of the parties in this or any other jurisdiction.

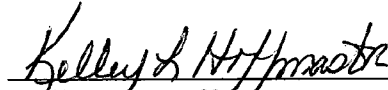
8. The marriage is irretrievably broken.

WHEREFORE, Plaintiff requests your Honorable Court to enter a decree of divorce, under Section 3301(D) of the Divorce Code divorcing the Plaintiff and Defendant absolutely.

  
Barbara J. Hugney-Shope  
Attorney for Plaintiff

### VERIFICATION

I verify that the statements made in the foregoing Complaint in Divorce are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA. C. S. Section 4904 relating to unsworn falsification to authorities.

  
\_\_\_\_\_  
Kelley L. Hoffmaster

Dated: 3-20, 2004

BARBARA J. HUGNEY-SHOPE

Attorney-at-Law

23 N. Second Street  
Clearfield, PA 16830



IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

NO. 04-

-CD

KELLEY L. HOFFMASTER,  
Plaintiff,

vs.

RUSSELL E. HOFFMASTER,  
Defendant.

COMPLAINT IN DIVORCE

**FILED**

*8/10:41 AM*  
**MAR 22 2004**

William A. Shaw  
Prothonotary/Clerk of Courts

BARBARA J. HUGNEY-SHOPE

Attorney-at-Law

23 N. Second Street  
Clearfield, PA 16830

(814) 765-5155  
FAX (814) 765-2957

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.

\*  
\*  
\*  
\* NO. 04- 389 -CD  
\*  
\*  
\* Type of Case: CIVIL DIVISION  
\*  
\*  
\*  
\* Type of Pleading: PLAINTIFF'S  
\* AFFIDAVIT UNDER SECTION  
\* 3301(D) OF THE DIVORCE CODE  
\*  
\*  
\* Filed on behalf of: PLAINTIFF  
\* KELLEY L. HOFFMASTER  
\*  
\*  
\* Counsel of Record of this Party:  
\* BARBARA J. HUGNEY-SHOPE, ESQUIRE  
\*  
\* Supreme Court I. D. No. 26274  
\* 23 North Second Street  
\* Clearfield, PA 16830  
\* (814) 765-5155

**FILED**

**MAR 22 2004**

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

KELLEY L. HOFFMASTER,  
Plaintiff,

vs.

RUSSELL E. HOFFMASTER,  
Defendant.

\*  
\*  
\*  
\* NO. 04- -CD  
\*  
\*  
\*

NOTICE TO THE DEFENDANT

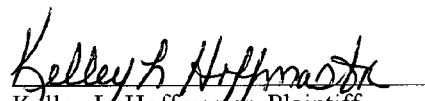
IF YOU WISH TO DENY ANY OF THE STATEMENTS SET FORTH IN THIS AFFIDAVIT,  
YOU MUST FILE A COUNTERAFFIDAVIT WITHIN TWENTY (20) DAYS AFTER THIS AFFIDAVIT  
HAS BEEN SERVED ON YOU OR THE STATEMENTS WILL BE ADMITTED.

PLAINTIFF'S AMENDED AFFIDAVIT UNDER 3301(D) OF THE DIVORCE CODE

1. The parties to this action separated on or about August 1, 2000, and have lived separate and apart for a period of in excess of two (2) years.
2. The marriage is irretrievably broken.
3. I understand that I may lose rights concerning alimony, division of property, lawyer's fees or expenses if I do not claim them before a divorce is granted.

I verify that the statements made in this Affidavit are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 3-20-04

  
Kelley L. Hoffmaster Plaintiff

BARBARA J. HUGNEY-SHOPE

Attorney-at-Law

23 N. Second Street

Clearfield, PA 16830

---

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

NO. 04-

-CD

KELLEY L. HOFFMASTER,  
Plaintiff,

vs.

RUSSELL E. HOFFMASTER,  
Defendant.

PLAINTIFF'S AFFIDAVIT UNDER  
SECTION 3301(D) OF THE DIVORCE  
CODE

FILED

3cc

01/10/4/1001  
MAR 22 2004

Barbara J. Hugney-Shope  
Attorney at Law

William A. Shaw  
Prothonotary/Clerk of Courts

BARBARA J. HUGNEY-SHOPE

Attorney-at-Law

23 N. Second Street  
Clearfield, PA 16830

(814) 765-5155  
FAX (814) 765-2957

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

KELLEY L. HOFFMASTER,  
Plaintiff,

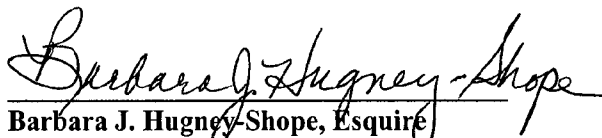
vs.

RUSSELL E. HOFFMASTER,  
Defendant.

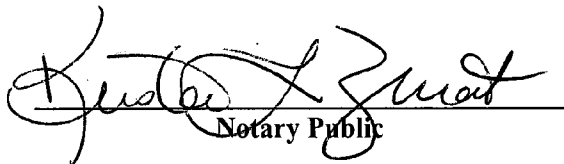
\*  
\*  
\*  
\* No. 04-389-CD  
\*  
\*  
\*

AFFIDAVIT OF SERVICE

AND NOW, this 30th day of March, 2004, I, Barbara J. Hugney-Shope, Esquire, who, being duly sworn according to law, deposes and says that I served a certified copy of the COMPLAINT IN DIVORCE filed in the above-captioned matter, upon RUSSELL E. HOFFMASTER, Defendant in the above-captioned matter, by depositing the same with the United States Postal Service, postage prepaid, Certified Mail No. 7003 1680 0005 6732 5823, return receipt requested, addressed to RUSSELL E. HOFFMASTER, at his last known address, to wit: 282 Sleepy Hollow Drive, Mohrsville, PA 19541, with service having been accepted on March 25, 2004, as evidenced by the return receipt which is attached hereto.

  
Barbara J. Hugney-Shope, Esquire  
23 North Second Street  
Clearfield, PA 16830  
(814) 765-5155

SWORN to and subscribed  
before me this 31<sup>st</sup> day  
of March, 2004.

  
Notary Public

FILED

MAR 31 2004

William A. Shaw  
Prothonotary

7003 1680 0005 6732 5823

U.S. Postal Service	
<b>CERTIFIED MAIL RECEIPT</b>	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
<b>OFFICIAL USE</b>	
Postage	\$ 60
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 8.15

Sent To	Russell E. Hoffmaster
Street, Apt. No., or PO Box No.	282 Sleepy Hollow Drive
City, State, ZIP+4	Mohrsville, PA 19541

PS Form 3800, June 2002 See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Russell E. Hoffmaster  
282 Sleepy Hollow Drive  
Mohrsville, PA 19541

2. Article Number

(Transfer from service label)

7003 1680 0005 6732 5823

PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature

X Russell Hoffmaster

☐ Agent

☐ Addressee

B. Received by (Printed Name)

C. Date of Delivery

3/25/04

D. Is delivery address different from item 1? ☐ Yes

If YES, enter delivery address below: ☐ No

3. Service Type

☒ Certified Mail

☐ Express Mail

☐ Registered

☐ Return Receipt for Merchandise

☐ Insured Mail

☐ C.O.D.

4. Restricted Delivery? (Extra Fee)

☒ Yes

FILED

MAR 31 2004

018-38 a-m  
William A. Shaw  
Prothonotary

1 cc to all



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.

\*  
\*  
\*  
\* **NO. 04-389-CD**  
\*  
\*  
\* **Type of Case: DIVORCE**  
\*  
\*  
\* **Type of Pleading: MOTION TO BE**  
\* **EXCUSED FROM COUNSELING**  
\* **and ORDER**  
\*  
\*  
\* **Filed on behalf of: PLAINTIFF**  
\* **KELLEY L. HOFFMASTER**  
\*  
\* **Counsel of Record for Plaintiff:**  
\* **BARBARA J. HUGNEY-SHOPE, ESQ.**  
\*  
\* Supreme Court I. D. No. 26274  
\* 23 North Second Street  
\* Clearfield, PA 16830  
\* (814) 765-5155

**FILED**

**MAY 17 2004**  
6/10/20/2004  
William A. Shaw  
Prothonotary/Clerk of Courts  
3 cert to Artt

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW**

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.

\*

\*

\*

\* **NO. 04-389-CD**

\*

\*

\* **Type of Case: DIVORCE**

**MOTION TO BE EXCUSED FROM COUNSELING**

AND NOW, comes the Plaintiff, KELLEY L. HOFFMASTER, by and through her attorney, BARBARA J. HUGNEY-SHOPE, ESQUIRE, and requests your Honorable Court to excuse the parties from taking the Children's First Counseling Program and in support thereof would aver as follows:

1. That the Plaintiff, Kelley L. Hoffmaster, who resides at 200 Old Road, Frenchville, Clearfield County, Pennsylvania 16836.
2. That the Defendant is Russell E. Hoffmaster, who resides at 282 Sleepy Hollow Drive, Mohrsville, Pennsylvania 19541.
3. The Plaintiff filed a Complaint in Divorce on March 22, 2004, alleging that the parties have been separated in excess of two (2) years.
4. The parties are the parents of one (1) child, namely, CORI ALLEN HOFFMASTER, who was born May 14, 1996.

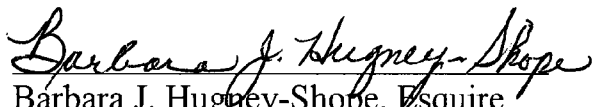
5. The child currently resides with the Mother in Frenchville, Clearfield County, Pennsylvania, who has primary physical custody pursuant to a Berks County Court of Common Pleas Court Order and filed to Docket No. 00-7031. A copy of said Custody Order is attached hereto as Exhibit "A" and made a part hereof.

6. Because of the distance involved, it is impracticable and a hardship for the Defendant to attend the Children's First Program.

7. Since there is no likelihood of a reconciliation, and to deny the Plaintiff a divorce in this action because the requirements of the counseling program, given the fact that the Custody issue has already been resolved in Berks County, would result in a definite hardship for the Plaintiff.

WHEREFORE, Counsel for the Plaintiff respectfully requests your Honorable Court to grant a waiver for the attendance of the parties in this divorce action and to excuse them from the Children's First Program.

Respectfully submitted,

  
Barbara J. Huguey-Shope, Esquire  
Attorney for Plaintiff

KELLEY L. HOFFMASTER,  
Plaintiff

vs.

RUSSELL HOFFMASTER,  
Defendant

: IN THE COURT OF COMMON PLEAS OF  
: BERKS COUNTY, PENNSYLVANIA  
: CIVIL ACTION - CUSTODY  
: CHILD CUSTODY  
: No. 00-7031  
: Assigned to: Scott E. Lash, J.  
: Custody Officer: Palange

**CUSTODY ORDER**

AND NOW, this 8<sup>th</sup> day of march, 2001, upon agreement of the parties after a conference having been held with Dawn M. Palange, Esquire, Child Custody Conference Officer, it is hereby ORDERED and DECREED that Kelley L. Hoffmaster, hereinafter referred to as "Mother" and Russell Hoffmaster, hereinafter referred to as "Father" shall have joint legal custody of their minor child, Cori Allen Hoffmaster, date of birth May 14, 1996. The parties shall share physical custody of the minor child as follows:

1. Mother shall have primary physical custody of the minor child.
2. Father shall have custody on three (3) of every four (4) weeks from Thursday at 6:00 P.M. until Sunday at 6:00 P.M. At the time that the child begins kindergarten in the fall of 2001, Father shall then have partial custody on alternate weekends from Friday at 6:00 P.M. until Sunday 6:00 P.M.
3. The parties shall alternate custody for the Easter and Thanksgiving holidays, so that in the odd numbered years, Mother shall have custody on Easter and Father on Thanksgiving, and in the even numbered years, Mother shall have custody on Thanksgiving and Father shall have custody on Easter.
4. The parties shall share custody of the child for the following holidays: Memorial Day, July Fourth and Labor Day as they agree.

Exhibit "A"

5. For the Christmas holiday, Father shall have custody of the minor child from December 25<sup>th</sup> at 1:00 P.M. through the day equal to one-half of the child's break from school.

6. The parties shall share the child's Spring Break from school equally.

7. During the summer of 2001, Father shall have custody of the minor child for five (5) weeks for one (1) week in June, two (2) weeks in July and two (2) weeks in August. During June, Father shall have custody on one (1) additional weekend from Thursday at 6:00 P.M. until Sunday at 6:00 P.M. During July and August, Mother shall have the remaining time other than the two (2) weeks that Father has custody. Beginning the summer of 2002, the parties shall alternate custody during the summer break on a bi-weekly basis, exchanging custody every two (2) weeks. Father's first two week period shall begin the first Sunday immediately following the child's last day of school, and shall continue for two weeks thereafter. The parties shall then exchange custody every other Sunday at 7:00 P.M. thereafter. In the event that Father's two weeks do not end prior to the child's first day of school, Father shall return the child to Mother the Sunday immediately prior to the child's first day of school.

8. The parties shall share the transportation responsibilities for the child by meeting to exchange custody in Danville, Pennsylvania.

9. The attached Appendix is hereby made a part of the within Order.

BY THE COURT:

/S/ SCOTT E. LASH,  
SCOTT E. LASH, JUDGE

PROTHONOTARY'S OFFICE  
2001 MAR -9 AM 8:57  
BERKS COUNTY, P.A.

NOTICE IS HEREBY GIVEN OF THE ENTRY OF THIS ORDER OR DECREE PURSUANT TO RULE P.C.P. 236. YOU ARE NOTIFIED THAT THIS ORDER/DOCUMENT HAS BEEN FILED IN THE PROTHONOTARY'S OFFICE OF BERKS COUNTY AND THIS IS AN EXTRACT FROM THE RECORD OF SAID COURT CERTIFIED THIS 10<sup>th</sup> DAY OF March 2001.

Cheryl Hering Deputy  
Prothonotary

## APPENDIX TO ORDER

Certain rules of conduct which generally apply to custody matters are set forth below and are binding on both parties, the breach of which could become the subject of contempt proceedings before this Court, or could constitute grounds for modification of this Order. If these general rules conflict with any specific provisions of the Order, the Order shall prevail.

1. In addition to the foregoing rights, both parties shall also have the following rights with respect to the children:

(a) The right to reasonable telephone contact with the child(ren) when they are in the other parent's custody.

(b) The right to be fully informed concerning the progress of the child(ren) in school and the child's medical status, including the right to obtain the necessary information directly from the child's school or medical practitioner; and

(c) The right to be informed in advance before any important decisions are made concerning the child(ren) and the opportunity to participate in those decisions.

2. In the event of any serious illness of the child at any time, any party then having custody of the child(ren) shall immediately communicate with the other party by telephone or by any other means, informing the other party as to the nature of such illness, and during such illness, each party shall have the right to visit the child(ren) as he or she desires consistent with the proper medical care of the child.

3. Neither party shall alienate nor permit or attempt to alienate the child(ren) from the other party. While in the presence of the child(ren), neither parent shall make any remarks or do anything which is derogatory or uncomplimentary to the other and it shall be the duty of each parent to uphold the other parent as one the child(ren) should respect and love.

4. Both parties shall provide each other with their addresses and telephone numbers of their residences and anytime they take a trip with the child(ren) out of the jurisdiction of Berks County in excess of three (3) days.

5. The parties shall not conduct arguments or heated conversation when they are together in the presence of their child(ren).

6. The parties shall at all times consider the child/children's best interests, and act accordingly. It is in a child's best interests to understand that he or she is trying to desperately cope with the fact of his parent's separation, and needs to help in loving both parents, rather than interference or censure.

7. Neither party shall question the child(ren) as to the personal lives of the other parent except insofar as necessary to insure the personal safety of the child(ren). By this we mean that the children will not be used as spies on the other party. It is harmful to a child to be put in the role of spy.

8. The parties should remember that they cannot teach their children proper moral conduct by indulging in improper conduct themselves. Child(ren) are quick to recognize hypocrisy, and the parent who maintains a double standard will lose the respect of his or her child(ren).

9. Weekend and evening visitation shall be subject to:

A. Arrangements will be worked out beforehand between the parties without forcing the children to make choices and run the risk of parental displeasure. However, the child(ren) shall be consulted as to their schedules when appropriate.

B. Visitation rights should be exercised at reasonable hours and under circumstances reasonably acceptable to the other party and to the need and desires of the minor child(ren).

C. If a party finds him or herself unable to keep an appointment, he or she should give immediate notice to the other party, so as to avoid subjecting the child(ren) to unnecessary apprehension and failure of expectations.

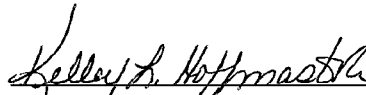
D. The party having custody of the child(ren) should prepare them both physically and mentally for the transfer of custody to the other party and have them available at the time and place mutually agreed upon.

E. If either party or a child has plans which conflict with a scheduled visit and wish to change such visitation, the parties should make arrangements for an adjustment acceptable to the schedules of every one involved. Predetermined schedules are not written in stone, and both parties should be flexible for the sake of the children,

F. If a party shows up for a visit under the influence of alcohol or drugs, the visit may be considered forfeited on those grounds alone.

VERIFICATION

We verify that the statements made in the foregoing Motion are true and correct. We understand that false statements herein made are subject to the penalties of 18 Pa. C.S. §4904, relating to unsworn falsification to authorities.

  
\_\_\_\_\_  
Kelley L. Hoffmaster

Dated: 5/15, 2004



BARBARA J. HUGNEY-SHOPE

Attorney-at-Law

23 N. Second Street

Clearfield, PA 16830

CA

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION  
LAW  
No. 04-389-CD

KELLEY L. HOFFMASTER,  
Plaintiff

vs.

RUSSELL E. HOFFMASTER,  
Defendant

MOTION TO BE EXCUSED FROM COUNSEL-  
ING AND ORDER

BARBARA J. HUGNEY-SHOPE

Attorney-at-Law

23 N. Second Street  
Clearfield, PA 16830

(814) 765-5155  
FAX (814) 765-2957

THE PLANTATION CO., WILLIAMSPORT, PA.

FILED

MAY 17 2004

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

KELLEY L. HOFFMASTER,  
Plaintiff,

vs.

RUSSELL E. HOFFMASTER,  
Defendant.

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\* NO. 04-389-CD

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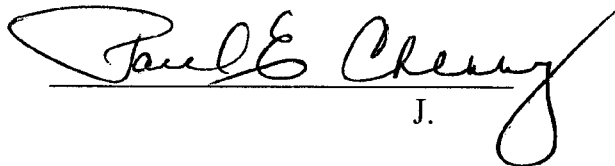
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\* Type of Case: DIVORCE

**ORDER**

AND NOW, this 18<sup>th</sup> day of May, 2004, upon consideration of the foregoing Motion to be Excused from Counseling filed by Plaintiff, it is hereby ORDERED AND DECREED that the parties in this divorce proceeding are hereby excused from attending the Children's First Program.

BY THE COURT,

  
J.

FILED

MAY 19 2004

William A. Shaw  
Prothonotary

FILED

O 1-16 BH 4cc to atty.

MAY 19 2004

*KEP*

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION - LAW

KELLEY L. HOFFMASTER,  
Plaintiff,

vs.

RUSSELL E. HOFFMASTER,  
Defendant.

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\* NO. 04-389-CD  
\*  
\*  
\* Type of Case: DIVORCE  
\*  
\*  
\* Type of Pleading:  
\* NOTICE OF INTENT TO REQUEST  
\* ENTRY OF DIVORCE DECREE  
\*  
\*  
\* Filed on behalf of: PLAINTIFF  
\* KELLEY L. HOFFMASTER  
\*  
\*  
\* Counsel of Record of this Party:  
\* BARBARA J. HUGNEY-SHOPE, ESQUIRE  
\*  
\* Supreme Court I. D. No. 26274  
\* 23 North Second Street  
\* Clearfield, PA 16830  
\* (814) 765-5155

**FILED**

MAY 24 2004

0/2:45/1

William A. Shaw  
Prothonotary

3 Cms to Atty

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION - LAW**

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.

\*

\*

\*

\* **NO. 04-389-CD**

\*

\*

\*

**NOTICE OF INTENTION TO REQUEST ENTRY OF DIVORCE DECREE**

**TO: RUSSELL E. HOFFMASTER, DEFENDANT**  
282 Sleepy Hollow Drive  
Mohrsville, PA 19541

You have been sued in an action for divorce. You have failed to answer the complaint or file a counter-affidavit to the Section 3301(d) affidavit. Therefore, on or after June 18, 2004, the other party can request the Court to enter a final decree in divorce.

If you do not file with the Prothonotary of the court an answer with your signature notarized or verified or a counter-affidavit by the above date, the Court can enter a final decree in divorce. A counter-affidavit which you may file with the Prothonotary of the Court is attached to this notice.

Unless you have already filed with the Court a written claim for economic relief, you must do so by the above date or the Court may grant the divorce and you will lose forever the right to ask for economic relief. The filing of the form counter-affidavit along does not protect your economic claims.

**YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.**

**COURT ADMINISTRATOR  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PENNSYLVANIA 16830  
(814) 765-2641, Ext. 88-89**

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW**

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.

\*  
\*  
\*  
\* **NO. 04-389-CD**  
\*  
\*  
\*

**DEFENDANT'S COUNTERAFFIDAVIT UNDER 3301(D) OF THE DIVORCE CODE**

1. Check either (a) or (b)
  - (a) I do not oppose the entry of a divorce decree. [ ☐ ]
  - (b) I oppose the entry of a divorce decree because  
(Check (i), (ii) or both)
    - (i) The parties to this action have not lived  
separate and apart for a period of at least two  
(2) years. [ ☐ ]
    - (ii) The marriage is not irretrievably broken. [ ☐ ]
2. Check either (a) or (b)
  - (a) I do not wish to make any claims for economic relief.  
I understand that I may lose rights concerning alimony,  
division of property, lawyer's fees or expenses if I  
do not claim them before a divorce is granted. [ ☐ ]
  - (b) I wish to claim economic relief which may include  
alimony, division of property, lawyer's fees or  
expenses or other important rights. [ ☐ ]

I verify that the statements made in this Counteraffidavit are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsifications to authorities.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Russell E. Hoffmaster, Defendant

**NOTICE: IF YOU DO NOT WISH TO OPPOSE THE ENTRY OF A DIVORCE DECREE AND YOU DO NOT WISH TO MAKE ANY CLAIM FOR ECONOMIC RELIEF, YOU NEED NOT FILE THIS COUNTERAFFIDAVIT.**

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION - LAW**

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.


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\* **NO. 04-389-CD**  
\*  
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\*

**PRAECIPE TO TRANSMIT RECORD**

**TO THE PROTHONOTARY:**

Please transmit the record, together with the following information, to the Court for entry of a Divorce Decree:

1. Grounds for Divorce: Irretrievable breakdown under Section 3301(d) of the Divorce Code.
2. Date and manner of service of the Complaint: The Defendant was served by United States Postal Service, certified mail, return receipt requested, restricted delivery, postage prepaid, on March 25, 2004, as evidenced by the Affidavit of Service filed March 30, 2004, in the within matter.
3. Date of execution of the Plaintiff's 3301(d) Affidavit: March 20, 2004. Date of filing of Plaintiff's Affidavit: March 22, 2004; Date of service of the Plaintiff's Affidavit upon the Defendant: March 25, 2004.
4. Related claims pending: All claims pending.
5. Date and manner of service of the Notice of Intention to File Praecipe to Transmit Record, a copy of which is attached, and of the Decree that is to be entered under Section 3301(d)(1) of the Divorce Code: May 24, 2004, by 1<sup>st</sup> class certified mail, postage prepaid, addressed to the Defendant.

  
\_\_\_\_\_  
Barbara J. Hugney-Shope, Esquire  
Attorney for Plaintiff



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.

\*  
\*  
\*  
\* NO. 04-389-CD  
\*  
\*  
\*

**DIVORCE DECREE**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2004, it is ORDERED and  
DECREED that **KELLEY L. HOFFMASTER**, Plaintiff, and **RUSSELL E.**  
**HOFFMASTER**, Defendant, are divorced from the bonds of matrimony.

BY THE COURT,

\_\_\_\_\_  
J.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION - LAW

KELLEY L. HOFFMASTER,  
Plaintiff,

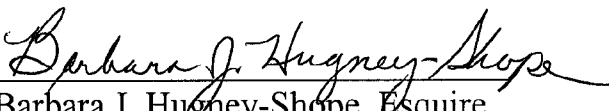
vs.

RUSSELL E. HOFFMASTER,  
Defendant.

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\*  
\* NO. 04-389-CD  
\*  
\*  
\*

CERTIFICATE OF SERVICE

AND NOW, this 24th day of May, 2004, I, Barbara J. Hugney-Shope, Esquire, do hereby certify that I served a certified copy of the **NOTICE OF INTENT TO REQUEST ENTRY OF DIVORCE DECREE** on RUSSELL E. HOFFMASTER, the Defendant in the above-captioned matter, by depositing the same with the United States Postal Service, certified mail, return receipt requested, postage prepaid, on the 24<sup>th</sup> day of May, 2004, and addressed as follows: 282 Sleepy Hollow Drive, Mohrsville, Pennsylvania 19541.

  
Barbara J. Hugney-Shope, Esquire  
Attorney for Plaintiff  
23 North Second Street  
Clearfield, PA 16830  
(814) 765-5155

**Attorney-at-Law**

23 N. Second Street

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

No. 04-389-CD

KELLEY L. HOFFMASTER,  
Plaintiff

vs.

RUSSELL E. HOFFMASTER,  
Defendant

NOTICE OF INTENTION TO REQUEST  
ENTRY OF DIVORCE DECREE

BARBARA J. HUGNEY-SHOPE  
Attorney-at-Law  
23 N. Second Street  
Clearfield, PA 16830  
(814) 765-5155  
FAX (814) 765-2957

**FILED**

MAY 24 2004

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL ACTION - LAW

KELLEY L. HOFFMASTER,  
Plaintiffs,

vs.

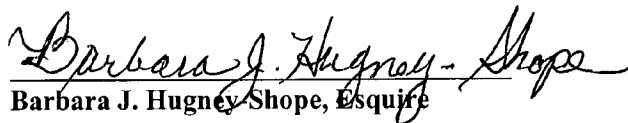
RUSSELL E. HOFFMASTER,  
Defendant

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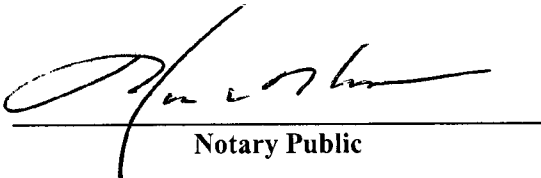
No. 04-389-CD

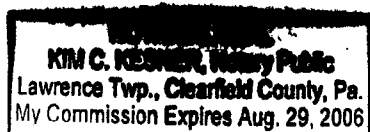
AFFIDAVIT OF SERVICE

AND NOW, this 28th day of May, 2004, I, Barbara J. Hugney-Shope, Esquire, who, being duly sworn according to law, deposes and says that I served a certified copy of the Notice of Intent to Entry of a Divorce Decree, upon RUSSELL E. HOFFMASTER, Defendant in the above-captioned matter, by depositing the same with the United States Postal Service, postage prepaid, First Class, Regular Mail, addressed to RUSSELL E. HOFFMASTER, his last known address, to wit: 282 Sleepy Hollow Drive, Morhsville, PA 19541.

  
Barbara J. Hugney-Shope, Esquire  
23 North Second Street  
Clearfield, PA 16830  
(814) 765-5155

SWORN to and subscribed  
before me this 28 day  
of MAY, 2004.

  
Notary Public



FILED

MAY 28 2004

0/12:40/1m  
William A. Shaw  
Prothonotary  
1 sent to ATT.

# SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Mr. Russell E. Hoffmaster  
282 Sleepy Hollow Drive  
Mohrsville, PA 19541

# COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent  
*Russell Hoffmaster* ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery  
5/26/04

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

3. Service Type ☒ Certified Mail ☐ Express Mail  
☐ Registered ☐ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number  
(Transfer from service lab)

7003 1680 0005 6732 5892

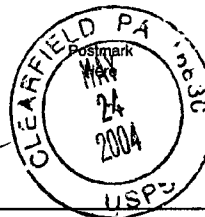
PS Form 3811, August 2001

Domestic Return Receipt

102595-02-M-1540

U.S. Postal Service	
CERTIFIED MAIL RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a>	
OFFICIAL USE	
Postage \$	1.83
Certified Fee	2.30
Return Receipt Fee (Endorsement Required)	1.75
Restricted Delivery Fee (Endorsement Required)	5.11
Total Postage & Fees \$	11.09
Sent To Mr. Russell Hoffmaster	
Street, Apt. No.; or PO Box No. 282 Sleepy Hollow Drive	
City, State, ZIP+4 Mohrsville, PA 19541	

PS Form 3800, June 2002 See Reverse for Instructions



2695 2629 5000 0891 6008 7003

**FILED**

MAY 28 2004

**William A. Shaw**  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,  
PENNSYLVANIA  
CIVIL ACTION - LAW

**KELLEY L. HOFFMASTER,**  
Plaintiff,

vs.

**RUSSELL E. HOFFMASTER,**  
Defendant.

\*  
\*  
\*  
\* **NO. 04-389-CD**  
\*  
\*  
\* **Type of Case: DIVORCE**  
\*  
\*  
\* **Type of Pleading:**  
\* **PRAECIPETO TRANSMIT**  
\* **RECORD AND DIVORCE DECREE**  
\*  
\*  
\* **Filed on behalf of: PLAINTIFF**  
\* **KELLEY L. HOFFMASTER**  
\*  
\*  
\* **Counsel of Record of this Party:**  
\* **BARBARA J. HUGNEY-SHOPE, ESQUIRE**  
\*  
\* Supreme Court I. D. No. 26274  
\* 23 North Second Street  
\* Clearfield, PA 16830  
\* (814) 765-5155

**ONE (1) MINOR CHILD BORN TO THIS MARRIAGE:**  
**CORI ALLEN HOFFMASTER, BORN MAY 14, 1996, AGE 8 YEARS**

**FILED**

**JUN 21 2004**



COMMONWEALTH OF PENNSYLVANIA  
DEPARTMENT OF HEALTH  
VITAL RECORDS

COUNTY

## RECORD OF

DIVORCE OR ANNULMENT



(CHECK ONE)



STATE FILE NUMBER

STATE FILE DATE

## HUSBAND

1. NAME (First) (Middle) (Last) Russell Earl Hoffmaster		2. DATE OF BIRTH (Month) (Day) (Year) 8-19-59
3. RESIDENCE Street or R.D. City, Boro. or Twp. County State 282 Sleepy Hollow Dr., Mohrsville, Berks, PA		4. PLACE OF BIRTH (State or Foreign Country) Pennsylvania
5. NUMBER OF THIS MARRIAGE 2	6. RACE WHITE <input checked="" type="checkbox"/> BLACK <input type="checkbox"/> OTHER (Specify) <input type="checkbox"/>	7. USUAL OCCUPATION Laborer

## WIFE

8. MAIDEN NAME (First) (Middle) (Last) Kelley Lynn Maines		9. DATE OF BIRTH (Month) (Day) (Year) 6-15-73
10. RESIDENCE Street or R.D. City, Boro. or Twp. County State 200 Old Road, Frenchville, Clearfield, Pennsylvania		11. PLACE OF BIRTH (State or Foreign Country) Pennsylvania
12. NUMBER OF THIS MARRIAGE 2	13. RACE WHITE <input checked="" type="checkbox"/> BLACK <input type="checkbox"/> OTHER (Specify) <input type="checkbox"/>	14. USUAL OCCUPATION Registered Nurse
15. PLACE OF THIS MARRIAGE (County) (State or Foreign Country) Mohrsville, Berks Co., Pennsylvania		16. DATE OF THIS MARRIAGE (Month) (Day) (Year) 6-8-96
17A. NUMBER OF CHILDREN THIS MARRIAGE 1	17B. NUMBER OF DEPENDENT CHILDREN UNDER 18. 1	18. PLAINTIFF HUSBAND <input type="checkbox"/> WIFE <input checked="" type="checkbox"/> OTHER (Specify) <input type="checkbox"/>
19. DECREE GRANTED TO HUSBAND <input type="checkbox"/> WIFE <input checked="" type="checkbox"/> OTHER (Specify) <input type="checkbox"/>		20. NUMBER OF CHILDREN TO CUSTODY OF HUSBAND <input type="checkbox"/> WIFE <input checked="" type="checkbox"/> SPLIT CUSTODY <input type="checkbox"/> OTHER (Specify) <input type="checkbox"/>
21. LEGAL GROUNDS FOR DIVORCE OR ANNULMENT 3301(D)		22. DATE OF DECREE (Month) (Day) (Year)
23. DATE REPORT SENT TO VITAL RECORDS (Month) (Day) (Year)		24. SIGNATURE OF TRANSCRIBING CLERK

BARBARA J. HUGNEY-SHOPE

Attorney-at-Law

23 N. Second Street  
Clearfield, PA 16830

CA

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA  
CIVIL DIVISION

No. 04-389-CD

KELLEY L. HOFFMASTER,  
Plaintiff

vs.

RUSSELL E. HOFFMASTER,  
Defendant


PRAECIPE TO TRANSMIT RECORD

FILED

1cc

8/13/04  
JUN 21 2004

Atty Shope

  
William A. Shaw  
Notary/Clerk of Courts

BARBARA J. HUGNEY-SHOPE  
Attorney-at-Law

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