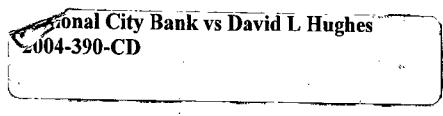


04-390-CD
NATIONAL CITY BANK OF PENNSYLVANIA vs. DAVID L. HUGHES, et al.



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

04-390-4

No.

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

Form 668 (Y) (Rev. January 1991)		Department of the Treasury - Internal Revenue Service 100 Notice of Federal Tax Lien Under Internal Revenue Laws			
District Pittsburgh, PA		Serial Number 259200636		For Optional Use by Recording Office	
<p>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.</p>					
<p>Name of Taxpayer DAVID L HUGHES 275</p>					
<p>Residence BOX 303 BURNSIDE, PA 15721-0303</p>					
<p>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 IBC 6325(a).</p>					
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
<p>Place of Filing Clearfield Prothonotary Clearfield County Clearfield, PA 16830</p>					
					Total \$ 4280.06
<p>This notice was prepared and signed at Pittsburgh, PA on this</p>					
<p>the 15th day of December 1991</p>					
Signature for		Title Manager		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

Form 658 (70) Rev. 1-81

Signature

Title

卷二

ACS

Weniger

(NOTE: Certificate of officer authorized by law to take acknowledgments is not essential to the validity of Notice of Federal Tax Lien
Form Pub. 70-102, 1970, G-75, 1970.

EXHIBIT T

Part 1 - Seal By Recording Office

EXHIBIT T

PAGE 1 OF 1 PAGES

1408 PAGE 060

Recorded

Vol.

Mortgage

001-0001177

From
DAVID L. HUGHES,

To

KEYSTONE NATIONAL BANK

Amount \$ 33,000.00

Premises
Borough of Burnside

Clearfield County, Pennsylvania

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on July 13, 1991. The mortgagor is DAVID L. HUGHES.

NATIONAL BANK ("Borrower"). This Security Instrument is given to KEYSTONE, which is organized and existing under the laws of PENNSYLVANIA, and whose address is 200 East Mahoning Street, P.O. Box 439, Runxutawney, 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

("Property Address")

[Zip Code]

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.

5

EXHIBIT J
PAGE 5

beginning at the point where the alley meets Main Street, running along said alley a distance of 100 feet, thence turning to the southwest corner of said lot No. 17, running a distance of 11 degrees 48 minutes east along the Southern line of said lot No. 17, thence running a distance of 100 feet to an iron pin and piece of Hastings, being a 10 foot wide strip along the Northern side of Third Street and running between Main Street and an alley.

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.

the payment of the interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **For Taxes and Assessments.** 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 household 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 Board; 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.** Borrower and Lender further covenant and agree as follows:

19. **Acceleration.** Notwithstanding 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 a 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:

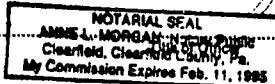
David L. Hughes (Seal)
David L. Hughes -Borrower

..... (Seal)
-Borrower

COMMONWEALTH OF PENNSYLVANIA, Clearfield County as:

On this, the 13th 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.

I, *Anne L. Morgan*, Notary Public, do hereby certify that the precise place of business of the within named Mortgagee is



I certify that the precise place of business of the within named Mortgagee is
PO Box 438, Rutherford, Pa. 15782

RECORDED in the Office for Recording of Deeds in and for
in Mortgage Book 14-47, No. 1498, Page 060, &c.
Date 7-15-91 Recorder *Michael R. Lytle*

My Commission Expires
First Monday in January, 1995

CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 11:49 AM 7-15-91
BY *Anne L. Morgan*
Fees 15.00
Michael R. Lytle, Recorder

Submitted by Recorder on 7-19-91, 11:49AM Michael R. Lytle, Recorder

RECORDED AND INDEXED BY THE BUREAU OF THE PROSECUTOR, FEB.

“any other person” will be responsible under this Note unless the rights of payment and rights of enforcement (“Non-Owner”) means the right of the Note Holder to demand payment of amounts due without giving notice to the Note Holder or the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

MR. LOMEROWSKI, SECRETARY OF STATE.

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the principal plus 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, the Borrower, do not pay which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make successive payment in full of all amounts I owe under this Note. Some of those conditions are:

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 by a natural person in Borrower to one or more other natural persons (Borrower is not a natural person) without Lender's prior written consent, Lender may require immediate payment in full of all amounts owing by the original Borrower. However, Lender may not exercise this right if consent is given by the new owner(s) to Lender to collect the amounts due.

If Lender exercises this option, Lender shall give Borrower notice of nonpayment. The notice must 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 those sums prior to the expiration of the period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HANDS AND SEAL OF THE LIBRARY COMMITTEE.

David L. Hughes
David L. Hughes

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Open-Orbital Catalyst

National City[®] Mortgage

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

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

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 INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

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

Housing Opportunities, Inc. 650 Corporate St., Suite 207 McKeesport, PA 15132 (412) 664-1590 FAX (412) 664-0873	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	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	CCCS of Northeastern PA 1631 S Atherton St., Suite 100 State College, PA 16801 (814) 238-3568 FAX (814) 238-3669
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964	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	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335
Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 (412) 664-1906 FAX (412) 664-0873	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	Philia Council For Community Adv 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	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
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 238-3669	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	CCCS of Northeastern PA 1631 S Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 238-3669
CAMBRIA COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	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	Community Devel. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012	CCCS of Northeastern PA 201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
CCCS of Western PA 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	CENTRE COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747	American Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 (610) 874-1484	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
Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (412) 465-2657 FAX (412) 465-5118	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 Delaware Valley Marshall Building 790 E. Market St., Suite 215 West Chester, PA 19382 (215) 563-5665	1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Keystone Econ Development Corp. 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Northeastern PA 1631 S. Atherton St, Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741 144 E. Dekalb Pike	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
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 Northeastern PA 201 Basin Street Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CRAWFORD COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749
CCCS of Western PA 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	CHESTER COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	CLARION COUNTY CCCS of Western Pennsylvania, Inc. YMCA Building. 339 North Washington Street Butler, PA 16001 (412) 282-7812	Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161
CCCS of Western PA 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Northwest Counseling Services 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	CLEARFIELD COUNTY Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
CCCS of Western PA 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (412) 981-5310
CARBON COUNTY EOC of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 563-7020	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	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 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 Opport Cabinet of
Schuylkill Co
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

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

1400 Abington Executive Park
Suite 1
Clarks Summitt, PA 18411
(570) 587-8163 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 Summitt, 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 Summitt PA 18411
(570) 587-9163 or 800-922-9537
FAX (570) 587-9134/9135
9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
FAX (570) 420-8981

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) 563-5565
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 Summitt, 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 Summitt, 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

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

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

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

Housing Association of Delaware
Valley
658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224
FAX (215) 765-7514

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

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

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

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

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

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

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

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

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

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

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

Commission on Econ Opprtunity 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 Summitt, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

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

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

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

17 Crafton Street
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 Summitt, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

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

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

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

17 Crafton Street
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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

National City[®] Mortgage

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

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

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 INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

ADAMS COUNTY American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	BUCKS COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	BEAVER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	BLAIR COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
ALLEGHENY COUNTY Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1(800) 792-2801 FAX (412) 391-4512	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	BRADFORD COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	BEDFORD COUNTY Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 251-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
ARMSTRONG COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	BUTLER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
BERKS COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144	103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-6840 FAX (570) 836-6332	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

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

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

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

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

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

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

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

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

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

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

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

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

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall PA 18052
(215) 426-8025
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
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790 E. Market St., Suite 215
West Chester, PA 19382
(215) 563-5665

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FAX (610) 265-4814

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FAX (215) 956-6344

CLARION COUNTY
CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
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CLEARFIELD COUNTY
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Corporation
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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) 325-0587
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

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163 Amber Lane
Wilkes-Barre, PA 18702
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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) 485-1161
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
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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

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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

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LAWRENCE COUNTY CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
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			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 (651) 565-8567

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

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

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Group Ministry
4620 Griscom Street
Philadelphia PA 19124
(215) 744-2990
FAX (215) 744-2012

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

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

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

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

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

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

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

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

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

Commission on Econ Opprtunity of
Luz Co.
163 Amber Lane
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(570) 826-0510 OR 1-800-822-0359
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FAX (570) 455-5631—CALL BEFORE
FAXING
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P.O. Box A
Whitehall PA 18052
(610) 821-4011
FAX (610) 821-8932

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

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

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

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

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

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

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

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

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

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

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

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

17 Crafton Street
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 Summitt, PA 18411
(570) 587-9163 OR 1-800-922-9537
FAX (570) 587-9134/9135

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

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

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

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

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

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

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

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

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

WASHINGTON COUNTY

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

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

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

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

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

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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or (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

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 (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

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

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
Teresa S. Clopp

(Sign in Blue Ink)

FILED

1058

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

NOTICE

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

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.
DAVID L. HUGHES AND THE
UNITED STATES OF AMERICA

Civil Action No. 04-390-CD

Defendant

PRAECIPE TO DISCONTINUE WITHOUT PREJUDICE

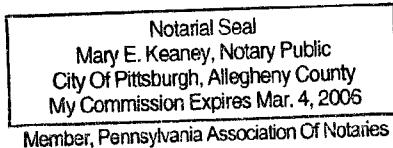
TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

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 20th
day of April, 2004

Maryellen Keaney
Notary Public



FILED No cc
M/11/04 Cert. of Disc. to
APR 23 2004 ESS AKA
William A. Shaw
Prothonotary/Clerk of Courts Copy to clA

COPY

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

CIVIL DIVISION

**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

VS.

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

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket # 15342

04-390-CD

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 Shaw

So Answers,

Chester A. Hawkins
by *Marilyn Hause*
Chester A. Hawkins
Sheriff

FILED ^{CGK}
O 3:12 AM

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. Brown
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. 04-390-4

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

Form 668 (Y) (Rev. January 1991)		Department of the Treasury - Internal Revenue Service 100 Notice of Federal Tax Lien Under Internal Revenue Laws			
District Pittsburgh, PA		Serial Number 259200636		For Optional Use by Recording Office	
<p>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.</p>					
<p>Name of Taxpayer DAVID L HUGHES 275</p>					
<p>Residence BOX 303 BURNSIDE, PA 15721-0303</p>					
<p>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 IBC 6325(a).</p>					
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
<p>This notice was prepared and signed at Pittsburgh, PA, on this, the 15th day of December 1991.</p>					
Signature for		Title ACS		Manager	

This notice was prepared and signed at _____ on this _____.

the 15th day of January 191922

Signature

Signature James Tracy Title

Signature	<i>Franklin</i>	Title	Manager
FOR	ACS		
<p>(NOTE: Certificate of officer authorized by law to take acknowledgments is not essential to the validity of Notice of Federal Tax Lien Form Pub. 74-102 (10-76) G-77-100</p>			

(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., 409.)

Part 1 - Kept By Recording Office

TM 658 (00 Rev. 1-81)

EXHIBIT T

PAGE OF PAGES

Recorded

Vol

001-0001877

From
DAVID L. HUGHES,

To

KEYSTONE NATIONAL BANK

Amount \$ 33,000.00

Premises
Borough of Burnside

Clearfield County, Pennsylvania

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JULY 13, 1991. The mortgagor is DAVID L. HUGHES

NATIONAL BANK, ("Borrower"). This Security Instrument is given to KEYSTONE, which is organized and existing under the laws of PENNSYLVANIA, and whose address is 200 East Mahoning Street, P.O. Box 439, Punxsutawney, 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 (Street) (City)
Pennsylvania ("Property Address")
(Zip Code)

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

5 PAGES

On the 20th of May 1910 a point of land was
located on the Northern corner of Main Street and
Third Street, about 100 feet from the Southern side of
Main Street, and a distance of 100 feet from the
foot wide strip along the Northern side of Third Street and
Main Street and the village.

RECORD 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. **Interest on the Note.** Borrower shall pay interest on the Note at the rate of 10% per annum. The interest shall be calculated on the principal amount of the Note and shall be payable monthly in advance and agree to follow.

2. **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.

NOTICE OF COVENANTS. Borrower and Lender further covenant and agree as follows:

19. **Acceleration.** Whenever 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 restate 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)]

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

David L. Hughes

(Seal)
-Borrower

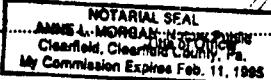
(Seal)
-Borrower

COMMONWEALTH OF PENNSYLVANIA, Clearfield County as:

On this, the 13th 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 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.

My Commission Expires: 1-15-91



I certify that the precise place of business of the within named Mortgagee is P.O. Box 735, Bankersway, PA 15262.

Anna A. Morgan

Clearfield

Recorder Michael R. Lytle

My Commission Expires 1-15-91
First Monday in January

RECORDED in the Office for Recording of Deeds in and for
in Mortgage Book 14-98, No. 14-98, Page 60, &c.
Date 7-15-91, Recorder Michael R. Lytle

CLEARFIELD COUNTY
ENTERED OF RECORD
TIME 11:49 AM 7-15-91
BY Anna A. Morgan
FEE \$5.00
Michael R. Lytle Recorder

Submitted for recording on 7-15-91, 11:49 AM Michael R. Lytle Recorder

Digitized by srujanika@gmail.com

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Comments must be submitted on the 10th of November 2010. The full statement of proposed rules from the U.S. Environmental Protection Agency (EPA) is available at www2.epa.gov/airquality/standards/standards.html.

The amount that I received by this Section 2 in the rate I will pay back before and after any default under Section 2 of this Note.

THEATRE

ANSWER

19. I will pay principal and interest on my loans in a timely manner. October

19. I will make my monthly payments on my car in a timely manner. October

19. I will make timely payments on my credit cards. October

19. I will make timely payments on my rent or lease. October

19. I will make timely payments on my utilities. October

19. I will make timely payments on my car insurance. October

19. I will make timely payments on my home insurance. October

19. I will make timely payments on my property taxes. October

19. I will make timely payments on my car registration. October

19. I will make timely payments on my car maintenance. October

19. I will make timely payments on my car maintenance. October

which is called the "memory data." 

WE CAN'T BUY ENOUGH LOVE, BUT WE CAN BUY ENOUGH COFFEE.

and the other part is caused by the water.

19. *Leucosia* *leucostoma* *leucostoma* *leucostoma* *leucostoma*

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A MUSICAL INSTRUMENT

I know the right to make payment of my account in full before my due date. A payment in full will only be required if my account is in default.

I may make a full prepayment of part of my principal balance, and when I do, I will use all of my prepayment of reduction options. If I do not make a full prepayment, there will be no changes in the due date of my principal payments or access to written to those changes.

CHARGE CHANGES

6. WORKSHOPS: FAILURE TO EXAMINE THE PAST

(A) EARLY CANCELLATION OF THE NOTE
If the Note Holder has NOT received the instrument when it is due, he may cancel it at any time within 10 days after the date it is due, and pay a late charge to the Note Holder of 1% interest on the amount of the note.

1000 J. M. HARRIS

If I do not pay the full amount of each monthly payment of the Note in a timely manner, it will be delinquent.

10. Number of Deaths

11. If I am in default, the Note Holder may demand that I pay him the amount of the Note in full, or, if by a certain date, the Note Holder may require me to pay him the amount of the Note in full, plus all the interest that I owe on that amount plus the amount of any late fees and other amounts of money that I owe him.

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Based on the above, the following recommendations are made:

1. The following table shows the number of hours worked by 1000 workers in a certain industry. The data is presented in a frequency distribution table.

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10. *Leucosia* (Leucosia) *leucostoma* (Fabricius) (Fig. 10)

10. *Leucosia* (Leucosia) *leucostoma* (Fabricius) (Fig. 10)

Notes where the rights of persons, groups, and nations of the world are violated.

19. *Journal of the American Statistical Association*, 1933, 28, 273-285.

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This Note is a uniform Note, with limited variations in some jurisdictions. In addition to the protection given to the Note Holder under this Note, a Master Note, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which may result if I fail to make any payment which I make on this Note. That Security Instrument describes how and under what conditions I may be required to make an immediate payment in full of all amounts I owe under this Note. Some of those conditions are described below.

Transfer of the Property or a Material Part of the Borrower. If all or any part of the Property or any interest in it is sold or transferred for a ~~substantial~~ interest in Borrower, or that of Borrower 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 notice shall not be construed by Lender if consent is given by the transferor to Lender in writing.

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 to make payment. When Borrower fails to pay all sums secured by the Security Instrument, if Borrower fails to pay those sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

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

David L. Hughes
David L. Hughes

David L. Estep

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After Critical Study

National City[®] Mortgage

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

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

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 INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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
157 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
Warrminster PA 18974
(215) 444-9429
FAX (215) 956-6344

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

CLEARFIELD COUNTY
Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6555
FAX (814) 539-1688

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

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

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

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

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	LEHIGH COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (570) & (814) ONLY FAX (610) 821-8932 Economic Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	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	Phila Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
LACKAWANNA COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	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	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	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	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
LANCASTER COUNTY Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, Pennsylvania 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	1400 Abington Executive Park Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 1-800-220-2733 (717) & (814) ONLY FAX (215) 821-8932	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	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 Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	LYCOMING COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Comm on Econ Opp of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	1400 Abington Executive Park, Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	MONTGOMERY COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
LAWRENCE COUNTY CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 Beaver, PA 15009 (724) 728-7202 FAX (412) 728-7202	MCKEAN COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	PERRY COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
Tabor Community Services, Inc 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
LEBANON COUNTY Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101

National City® Mortgage

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

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

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 INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Address: 3232 Newmark Dr. Miamisburg OH 45342

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

Contact Person: COLLECTIONS DEPT.

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

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

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

ADAMS COUNTY American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	BUCKS COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	BEAVER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	BLAIR COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
ALLEGHENY COUNTY Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1(800) 792-2801 FAX (412) 391-4512	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	BRADFORD COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	BEDFORD COUNTY Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
ARMSTRONG COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	BUTLER COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
BERKS COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144	103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-5840 FAX (570) 836-6332	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

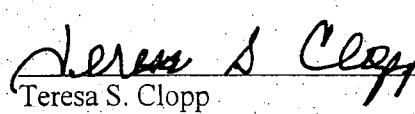
Housing Opportunities, Inc. 650 Corporate St., Suite 207 McKeesport, PA 15132 (412) 664-1590 FAX (412) 664-0873	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 610-821-4011 or 800-220-2733 570 & 814 only for 800# FAX (610) 821-0137	HACE 167 W. Allegheny Ave, 2nd Fl. Philadelphia, PA 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	CCCS of Northeastern PA 1631 S Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 238-3669
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964	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	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335
Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 (412) 664-1906 FAX (412) 664-0873	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	Phila Council For Community Adv 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	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
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	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	CCCS of Northeastern PA 1631 S Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 238-3669
CAMBRIA COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	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	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	CCCS of Northeastern PA 201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
CCCS of Western PA 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	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	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
Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (412) 465-2657 FAX (412) 465-5118	CENTRE COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747	CCCS of Delaware Valley Marshall Building 790 E. Market St., Suite 215 West Chester, PA 19382 (215) 563-5665	1400 Abington Executive Park, Suite1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Keystone Econ Development Corp. 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	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	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741 144 E. Dekalb Pike	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
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	CCCS of Northeastern PA 1631 S. Atherton St, Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344	CRAWFORD COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749
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 Northeastern PA 201 Basin Street Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CLARION COUNTY CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (412) 282-7812	Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161
CCCS of Western PA 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	CHESTER COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
CCCS of Western PA 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747	Northwest Counseling Services 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (412) 981-5310
CARBON COUNTY EOC of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	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	CUMBERLAND COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747

Franklin 311 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	Adv 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	Tableland Services Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9528 FAX (814) 443-3690	917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
Urban League of Metropolitan Harrisburg N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012	CCCS Of Western PA 199 Edison Street Uniontown, PA 15401 (724) 439-8939	GREENE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 731-9589	American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964
Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227	CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665	FOREST COUNTY Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street Post Office Box 547 Warren, PA 16365 (814) 726-2400 FAX (814) 723-0510	Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 FAX (412) 627-7713
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326	ACCI 175 Strafford Ave, Suite 1 Wayne PA 19087 (610) 971-2210 FAX (610) 687-7860	FRANKLIN COUNTY Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
DAUPHIN COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	ACCI 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210	YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948	HUNTINGDON COUNTY Bedford-Fulton Housing Services RD 1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187
Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	ELK COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	Northern Tier Community Action Corp P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	American Red Cross—Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768 FAX (717) 637-3294	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
DELAWARE COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227	INDIANA COUNTY CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161	Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118
CCCS of Delaware Valley 1515 Market Street-Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2656	John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688
HACE 167 W. Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	FAYETTE COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512	Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335
Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567	Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	FULTON COUNTY Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	JEFFERSON COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
Community Housing Counselor, Inc. P.O. Box 244 Kennett Square PA 19348 (610) 444-3682 FAX (610) 444-8243	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812
Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO	Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118

JUNIATA COUNTY CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	LEHIGH COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (570) & (814) ONLY FAX (610) 821-8932 Economic Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Western Pennsylvania, Inc. YMCa Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	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	Phila Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
LACKAWANNA COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	LUZERNE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
LANCASTER COUNTY Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, Pennsylvania 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	MONROE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 955-6344
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 1-800-220-2733 (717) & (814) ONLY FAX (215) 821-8932	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	1400 Abington Executive Park Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	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
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	LYCOMING COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	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	NORTHAMPTON COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (717) & (814) ONLY FAX (610) 821-8932
LAWRENCE COUNTY CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	MONTGOMERY COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	NORTHUMBERLAND COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
LEBANON COUNTY Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	MCKEAN COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-5363 FAX (610) 277-2123	PERRY COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
Tabor Community Services, Inc 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	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.

04-390 CD
Civil Action No. 05-1288-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
F0032847
BERNSTEIN FILE NO. F00055721
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
m10:51 AM
SEP 29 2005*

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

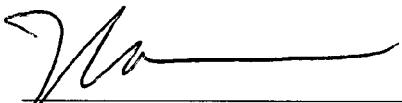
DAVID L. HUGHES and
THE UNITED STATES OF
AMERICA

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.

* NO. 04-389-CD

*

*

*

RUSSELL E. HOFFMASTER,
Defendant.

DIVORCE DECREE

AND NOW, this 21st 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,

Paul E. Cleary
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.

*
*
*
* NO. 04- -CD

RUSSELL E. HOFFMASTER,
Defendant.

*
*
* 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.	* NO. 04- -CD
	*
RUSSELL E. HOFFMASTER,	*
Defendant.	* 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.

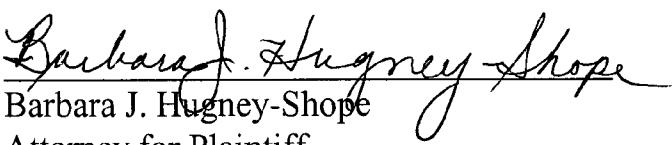
5. That there were one child born to the parties; namely, CORI ALLEN HOFFMASTER, born May 14, 1996, and the issue of custody has been resolved by Berks County Court Order dated March 8, 2001, and filed to Docket No. 00-7031.

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.

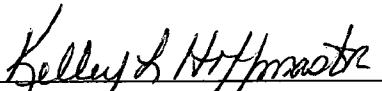
8. The marriage is irretrievably broken.

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

10/4/04
MAR 22 2004

William A. Shaw
Prothonotary/Clerk of Courts

Atty pd. 95.00
Atty shope
cc
FBI

BARBARA J. HUGNEY-SHOPPE

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**
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*
* **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.

*
*
*
* NO. 04- -CD

RUSSELL E. HOFFMASTER,
Defendant.

*
*

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
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-
-GD

KELLEY L. HOFFMASTER, Plaintiff,
vs.

RUSSELL E. HOFFMASTER, Defendant.

PLAINTIFF'S AFFIDAVIT UNDER
SECTION 3301(D) OF THE DIVORCE
CODE

FILED 3cc
O'Dwyer
MAR 22 2004 Amy Shope
EAS

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.

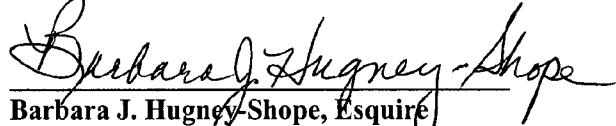
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* No. 04-389-CD

RUSSELL E. HOFFMASTER,
Defendant.

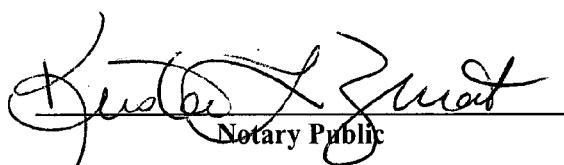
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*
*

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 31st day
of March, 2004.


Notary Public

FILED

MAR 31 2004

William A. Shaw
Prothonotary

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

For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$ 60
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 8.15

Postmark
Here
CLEARFIELD PA 16230
MAR 23 2004
USPS

Sent To
Russell E. Hoffmaster
 Street, Apt. No. 282 Sleepy Hollow Drive
 or PO Box No.
 City, State, ZIP+4 Mohrsville, PA 19541

PS Form 3800, June 2002
 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY	
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 		<p>A. Signature X Russell Hoffmaster <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) C. Date of Delivery 3/25/04</p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	
<p>1. Article Addressed to:</p> <p>Russell E. Hoffmaster 282 Sleepy Hollow Drive Mohrsville, PA 19541</p>		<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input checked="" type="checkbox"/> Yes</p>	
<p>2. Article Number <i>(Transfer from service label)</i></p>		<p>7003 1680 0005 6732 5823</p>	

FILED

MAR 31 2004

G/P-38 a-2
William A. Shaw
Prothonotary

cc to [unclear]

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
C/10-701401
William A. Shaw
Prothonotary/Clerk of Courts
3 cent to Atty

**IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW**

KELLEY L. HOFFMASTER, *
Plaintiff,
*
*
vs. * **NO. 04-389-CD**
*
RUSSELL E. HOFFMASTER, *
Defendant. * **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.	:	IN THE COURT OF COMMON PLEAS OF
Plaintiff	:	BERKS COUNTY, PENNSYLVANIA
	:	CIVIL ACTION - CUSTODY
vs.	:	CHILD CUSTODY
	:	No. 00-7031
RUSSELL HOFFMASTER,	:	Assigned to: Scott E. Lash, J.
Defendant	:	Custody Officer: Palange

CUSTODY ORDER

AND NOW, this 8th 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 25th 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, PA.

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 SAME. THE SAID COURT CERTIFIED THIS
12 DAY OF March 2001
Clerk of Court, Prothonotary

Cherie Rossig Deputy

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 everyone 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
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

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,

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*
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vs.

* NO. 04-389-CD

*
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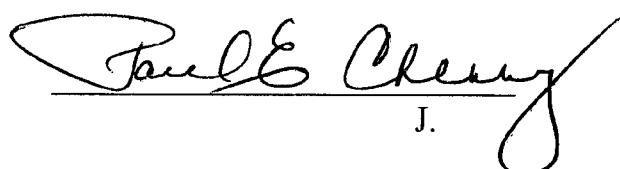
RUSSELL E. HOFFMASTER,
Defendant.

* Type of Case: DIVORCE

ORDER

AND NOW, this 18th 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 CR 400 to Atty.
MAY 19 2004
E
KDP

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**

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* **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
8/24/04
William A. Shaw
Prothonotary
3 copies to Attorney

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION - LAW

KELLEY L. HOFFMASTER, *
Plaintiff, *
*
vs. * NO. 04-389-CD
*
RUSSELL E. HOFFMASTER, *
Defendant. *

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.

* **NO. 04-389-CD**

*

*

*

RUSSELL E. HOFFMASTER,
Defendant.

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.

*
*
*
* NO. 04-389-CD
*
*

RUSSELL E. HOFFMASTER,
Defendant

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 1st class certified mail, postage prepaid, addressed to the Defendant.

Barbara J. Hugney-Shope, Esquire
Attorney for Plaintiff

COPY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

KELLEY L. HOFFMASTER,
Plaintiff,

vs.

*
*
*
* NO. 04-389-CD
*
*

RUSSELL E. HOFFMASTER,
Defendant.

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,

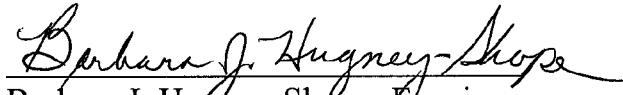
J.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
CIVIL ACTION - LAW

KELLEY L. HOFFMASTER,	*
Plaintiff,	*
	*
vs.	* NO. 04-389-CD
	*
RUSSELL E. HOFFMASTER,	*
Defendant.	*

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 th 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

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 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-SHOPPE

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.

*
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* No. 04-389-CD
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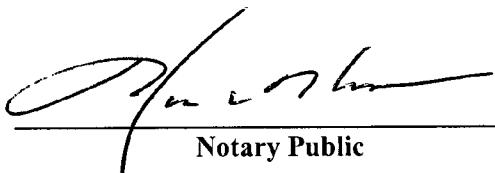
RUSSELL E. HOFFMASTER,
Defendant

AFFIDAVIT OF SERVICE

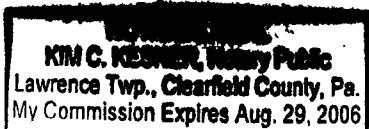
AND NOW, this 28th day of May, 2004, I, Barbara J. Hugney-Shope, Esquire, who, being duly sworn according to law, deposes and says that I served a certified copy of the Notice of Intent to Entry of a Divorce Decree, upon RUSSELL E. HOFFMASTER, Defendant in the above-captioned matter, by depositing the 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
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
01/12:40pm
William A. Shaw
Prothonotary
I went to ATTY.

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**

Russell Hoffmaster

Agent
 Addressee

B. Received by (Printed Name)

5/26/04

C. Date of Delivery

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 www.usps.com

OFFICIAL USE

Postage	\$ 1.00
Certified Fee	\$.83
Return Receipt Fee (Endorsement Required)	\$.30
Restricted Delivery Fee (Endorsement Required)	\$ 1.75
Total Postage & Fees	\$ 4.18

Postmark
MAY 24 2004
CLEARFIELD PA 15336

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 2003
See Reverse for Instructions

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

COUNTY			
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RECORD OF		
DIVORCE	OR	ANNULMENT
<input checked="" type="checkbox"/>	(CHECK ONE)	<input type="checkbox"/>

STATE FILE NUMBER
STATE FILE DATE

HUSBAND

1. NAME Russell	(First)	(Middle)	(Last)	2. DATE OF BIRTH 8-19-59	(Month)	(Day)	(Year)
3. RESIDENCE 282 Sleepy Hollow Dr., Mohrsville, Berks, PA	Street or R.D.	City, Boro. or Twp.	County	State	(State or Foreign Country)		
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 Kelley	(First)	(Middle)	(Last)	9. DATE OF BIRTH 6-15-73	(Month)	(Day)	(Year)
10. RESIDENCE 200 Old Road, Frenchville, Clearfield, Pennsylvania	Street or R.D.	City, Boro. or Twp.	County	State	(State or Foreign Country)		
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 Mohrsville, Berks Co., Pennsylvania	(County)	(State or Foreign Country)			16. DATE OF THIS MARRIAGE 6-8-96	(Month)	(Day)
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)	(Month)	(Day)
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-CI

KELLEY L. HOFFMASTER,
Plaintiff

vs.

RUSSELL E. HOFFMASTER,
Defendant

PRAECIPE TO TRANSMIT RECORD

FILED 1cc
JAN 23 2004 Amy Shope

ASD
William A. Shaw
Notary/Clerk of Courts

BARBARA J. HUGNEY-SHOPE

Attorney-at-Law
23 N. Second Street
Clearfield, PA 16830
(814) 765-5155
FAX (814) 765-2957