

04-1029-CD  
KEY BANK

-VS-

RONALD L KIZER, ETAL

Key Bank vs Ronald Kizer et al  
2004-1029-CD

04-1029 CD  
Gregory Javardian

Rly  
Pa

Ronald L Kizer Sr  
Rose M "

Ronald & Rose Kizer  
RD # 3 Box 214  
Pulpsburg, PA 16866

LAW OFFICES OF GREGORY JAVARDIAN  
BY: GREGORY JAVARDIAN  
ID# 55669  
1310 INDUSTRIAL BOULEVARD  
1<sup>ST</sup> FLOOR, SUITE 101  
SOUTHAMPTON, PA 18966  
(215) 942-9690

Attorney for Plaintiff

KEY BANK, USA, NA  
2 GATEHALL DRIVE  
PARSIPPANY, NJ 07054  
PLAINTIFF

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

VS.

NO. 04-1029-02

RONALD L. KIZER, SR.  
ROSE M. KIZER  
RD #3 BOX 214  
PHILIPSBURG, PA 16866  
DEFENDANTS

COMPLAINT IN  
MORTGAGE FORECLOSURE

#### NOTICE

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defense 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 NOTICE 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.

David S. Meholick, Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641 Ext. 5982

**FILED**

**JUL 07 2004**

William A. Shaw  
Prothonotary/Clerk of Courts

IF THIS IS THE FIRST NOTICE THAT YOU HAVE RECEIVED FROM THIS OFFICE, BE ADVISED THAT:

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C § 1692 et seq. (1977), DEFENDANT(S) MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF DEFENDANT(S) DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE DEFENDANT(S) WITH WRITTEN VERIFICATION THEREOF; OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. LIKEWISE, IF REQUESTED WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL SEND DEFENDANT(S) THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM ABOVE.

THE LAW DOES NOT REQUIRE US TO WAIT UNTIL THE END OF THE THIRTY (30) DAY PERIOD FOLLOWING FIRST CONTACT WITH YOU BEFORE SUING YOU TO COLLECT THIS DEBT. EVEN THOUGH THE LAW PROVIDES THAT YOUR ANSWER TO THIS COMPLAINT IS TO BE FILED IN THIS ACTION WITHIN TWENTY (20) DAYS, YOU MAY OBTAIN AN EXTENSION OF THAT TIME. FURTHERMORE, NO REQUEST WILL BE MADE TO THE COURT FOR A JUDGMENT UNTIL THE EXPIRATION OF THIRTY (30) DAYS AFTER YOU HAVE RECEIVED THIS COMPLAINT. HOWEVER, IF YOU REQUEST PROOF OF THE DEBT OR THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR WITHIN THE THIRTY (30) DAY PERIOD THAT BEGINS UPON YOUR RECEIPT OF THIS COMPLAINT, THE LAW REQUIRES US TO CEASE OUR EFFORTS (THROUGH LITIGATION OR OTHERWISE) TO COLLECT THE DEBT UNTIL WE MAIL THE REQUESTED INFORMATION TO YOU. YOU SHOULD CONSULT AN ATTORNEY FOR ADVICE CONCERNING YOUR RIGHTS AND OBLIGATIONS IN THIS SUIT.

LAW OFFICES OF GREGORY JAVARDIAN  
BY: GREGORY JAVARDIAN  
ID# 55669  
1310 INDUSTRIAL BOULEVARD  
1<sup>ST</sup> FLOOR, SUITE 101  
SOUTHAMPTON, PA 18966  
(215) 942-9690

Attorney for Plaintiff

KEY BANK, USA, NA  
2 GATEHALL DRIVE  
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PLAINTIFF

COURT OF COMMON PLEAS  
  
CLEARFIELD COUNTY

VS.

NO.

RONALD L. KIZER, SR.  
ROSE M. KIZER  
RD #3 BOX 214  
PHILIPSBURG, PA 16866  
DEFENDANTS

COMPLAINT IN  
MORTGAGE FORECLOSURE

CIVIL ACTION MORTGAGE FORECLOSURE

1. Key Bank, USA, NA, (hereinafter referred to as "Plaintiff") is an Institution, conducting business under the Laws of the Commonwealth of Pennsylvania with a principal place of business at the address indicated in the caption hereof.
2. Ronald L. Kizer, Sr. and Rose M. Kizer, (hereinafter referred to as "Defendants") are adult individuals residing at the address indicated in the caption hereof.
3. Plaintiff brings this action to foreclose on the mortgage between Defendants and itself as Mortgagee by Assignment. The Mortgage, dated August 11, 2000, was recorded on August 16, 2000 in the Office of the Recorder of Deeds in Clearfield County in Mortgage Book and page 200011893. Plaintiff is the Mortgagee by Assignment by virtue of an Assignment of Mortgage recorded on August 16, 2000 in the Office of Recorder of Deeds in Clearfield County in Book and Page 200011894. A copy of the Mortgage and Assignment of Mortgage are attached and made a part hereof as Exhibits 'A' and 'B' respectively.

4. The Mortgage secures the indebtedness of a Note executed by Defendants on August 11, 2000 in the original principal amount of \$28,000.00 payable to Plaintiff in monthly installments with an interest rate of 10.99%. A copy of the Note is attached and made a part hereof as Exhibit 'C'.
5. The land subject to the mortgage is  
RD #3 Box 214, Philipsburg, PA 16866. A copy of the Legal Description is attached as part of the Mortgage as Exhibit 'A' and incorporated herein.
6. The Defendants are the record owner of the mortgaged property located at  
RD #3 Box 214, Philipsburg, PA 16866.
7. The Mortgage is now in default due to the failure of Defendants to make payments as they become due and owing. As a result of the default, the following amounts are due:

Principal Balance	\$27,575.57
Interest to 6/1/2004	2,158.76
Accumulated Late Charges	461.20
Deferred Interest	253.87
Prepayment Penalty	551.51
Cost of Suit and Title Search	550.00
Attorney's Fees	1,000.00
Forbearance Balance	(133.56)
TOTAL	\$32,417.35

plus interest from 6/2/2004 at \$8.30 per day, costs of suit and attorney fees.

8. The attorney's fees set forth above are in conformity with the Mortgage documents and Pennsylvania Law, and will be collected in the event of a third party purchaser at Sheriff's sale. If the Mortgage is reinstated prior to the Sale, reasonable attorney's fees will be charged.
9. Pennsylvania law requires that a plaintiff in mortgage foreclosure provide a defaulting mortgagor with a Notice of Intention to Foreclosure ("Act 6 Notice") 41 P.S. Section 403 and Notice of Homeowners' Emergency Mortgage Assistance ("Act 91 Notice") 35 P.S. Section 1680.403c.

10. The Notice of Intention to Foreclose and Notice of Homeowners' Emergency Mortgage Assistance were required and Plaintiff sent the uniform notice as promulgated by the Pennsylvania Housing Finance Agency to the Defendants by regular and certified mail on March 10, 2004. A copy of the Notice is attached and made a part hereof as Exhibit 'D'.

WHEREFORE, Plaintiff requests the court enter judgment in Mortgage Foreclosure for the sale of the mortgaged property in Plaintiff's favor and against the Defendants, in the sum of \$32,417.35 together with the interest from 6/2/2004 at \$8.30 per day, costs of suit and attorney fees.

Law offices of Gregory Javardian

BY:

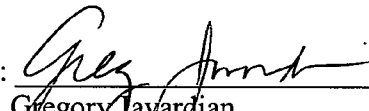
  
\_\_\_\_\_  
Gregory Javardian  
Attorney ID No. 55669  
Attorney for Plaintiff

Exhibit 'A'



KAREN L. STANCO  
REGISTER AND RECORDER  
CLEARFIELD COUNTY  
PENNSYLVANIA

INSTRUMENT NUMBER  
2000011893

RECORDED ON  
AUG 16, 2000

10:55:40 AM

RECORDING FEES - \$17.00

RECORDED

COUNTY IMPROVEMENT \$1.00

FUND

RECORDED IMPROVEMENT FUND \$1.00

STATE WRIT TAX \$0.50

TOTAL \$19.50

*Don West*

WHEN RECORDED MAIL TO:

PENNWEST HOME EQUITY SERVICES  
CORPORATION  
141 CHURCH STREET  
HOOVERVILLE, PENNSYLVANIA 15936

Loan No 00080005

[Space Above This Line For Recording Data]

**MORTGAGE**

**THIS MORTGAGE** ("Security Instrument") is given on **AUGUST 11, 2000** The mortgagor is

**RONALD L. KIZER SR., ROSE M. KIZER, HUSBAND AND WIFE**

("Borrower"). This Security Instrument is given to **PENNWEST HOME EQUITY SERVICES CORPORATION, A**  
**PENNSYLVANIA CORPORATION** which is organized and existing under the laws of **PENNSYLVANIA**, and whose address is  
**141 CHURCH STREET, HOOVERVILLE, PENNSYLVANIA 15936** ("Lender"). Borrower owes Lender the principal sum of  
**TWENTY EIGHT THOUSAND AND 00/100**

Dollars (U.S. **\$28,000.00**). 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 16, 2015**. This  
Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,  
extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the  
security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument  
and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property  
located in **CLEARFIELD** County Pennsylvania.

**ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF DECATUR, IN THE**  
**COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING DESCRIBED**  
**AS FOLLOWS: BEING BOUNDED AND MORE FULLY DESCRIBED IN A DEED DATED 08/05/98**  
**AND RECORDED 08/10/98, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET**  
**FORTH ABOVE, IN DEED VOLUME 1958 AND PAGE 152.**

**ADDRESS: RD#3 BOX 214, PHILIPSBURG, PA 16866 CLEARFIELD COUNTY**  
**TAX MAP OR PARCEL ID NO.: 112-0-P11-000-00039**

A.P.N. # 112-0-P11-000-00039

which has the address of **RD #3 BOX 214**

**PHILIPSBURG**

[Street]

[City]

Pennsylvania 16866

[Zip Code]

("Property Address");

**THE TERMS OF THIS LOAN CONTAIN PROVISIONS WHICH MAY REQUIRE A BALLOON PAYMENT AT MATURITY.**

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

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

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

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

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including  
Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items.  
Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow

KAREN L. STARCK  
REGISTER AND RECORDER  
CLEARFIELD COUNTY  
PENNSYLVANIA

INSTRUMENT NUMBER  
20001893  
RECORDED ON  
AUG 16, 2000  
10:55:40 AM

RECORDING FEE - \$17.00  
RECORDED  
COUNTY IMPROVEMENT FUND \$1.00  
RECORDED  
IMPROVEMENT FUND \$1.00  
STATE MORTGAGE TAX \$0.50  
TOTAL \$19.50

*Pennwest*

WHEN RECORDED MAIL TO:

PENNWEST HOME EQUITY SERVICES  
CORPORATION  
141 CHURCH STREET  
HOOVERSVILLE, PENNSYLVANIA 15936

Loan No 00080005

[Space Above This Line For Recording Data]

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on AUGUST 11, 2000 The mortgagor is

RONALD L. KIZER SR., ROSE M. KIZER, HUSBAND AND WIFE

("Borrower"). This Security Instrument is given to PENNWEST HOME EQUITY SERVICES CORPORATION, A PENNSYLVANIA CORPORATION which is organized and existing under the laws of PENNSYLVANIA, and whose address is 141 CHURCH STREET, HOOVERSVILLE, PENNSYLVANIA 15936 ("Lender"). Borrower owes Lender the principal sum of TWENTY EIGHT THOUSAND AND 00/100

Dollars (U.S. \$28,000.00). 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 16, 2015. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in CLEARFIELD County Pennsylvania.

ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF DECATUR, IN THE COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING DESCRIBED AS FOLLOWS: BEING BOUNDED AND MORE FULLY DESCRIBED IN A DEED DATED 08/05/98 AND RECORDED 08/10/98, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN DEED VOLUME 1958 AND PAGE 152.

ADDRESS: RD#3 BOX 214, PHILIPSBURG, PA 16866 CLEARFIELD COUNTY  
TAX MAP OR PARCEL ID NO.: 112-0-P11-000-00039

A.P.N. # 112-0-P11-000-00039

which has the address of RD #3 BOX 214

[Street]

PHILIPSBURG

[City]

Pennsylvania 16866

[Zip Code]

("Property Address");

THE TERMS OF THIS LOAN CONTAIN PROVISIONS WHICH MAY REQUIRE A BALLOON PAYMENT AT MATURITY.

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

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

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

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

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow

Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

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

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

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

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

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

5. **Hazard or Property 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, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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

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

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

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

7. **Protection of Lender's Rights in the Property.** If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering

on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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

**8. Mortgage Insurance.** If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

**9. Inspection.** Lender or 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.

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

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

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

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

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

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

**13. Loan Charges.** If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which 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.

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

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

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

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

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

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

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

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

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

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

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

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

**22. Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument to Borrower. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

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

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

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

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

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

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider   | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> 1-4 Family Rider       |
| <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> Balloon Rider           | <input type="checkbox"/> Rate Improvement Rider         | <input type="checkbox"/> Second Home Rider      |

☒ Other(s) [specify] Prepayment Rider

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 5 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Ronald L. Kizer Sr. (Seal)  
RONALD L. KIZER SR. -Borrower

Rose M. Kizer (Seal)  
ROSE M. KIZER -Borrower

Amy M. Kilmer (Seal)  
Witness: Amy M. Kilmer

Amy M. Kilmer (Seal)  
Witness: Amy M. Kilmer

COMMONWEALTH OF PENNSYLVANIA, Blair

County ss:

On this, the 11th day of August, 2000 before me, Amy M. Kilmer  
the undersigned officer, personally appeared RONALD L. KIZER SR., ROSE M. KIZER

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

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

My Commission expires:

Notarial Seal  
Amy M. Kilmer, Notary Public  
Holidaysburg Boro, Blair County  
My Commission Expires Mar. 8, 2004  
Member, Pennsylvania Association of Notaries

Amy M. Kilmer  
Title of Officer

CERTIFICATE OF RESIDENCE

I, Amy M. Kilmer, do hereby certify that the correct address of the within named Lender is  
141 CHURCH STREET, HOOVERVILLE, PA 15936

Date

Amy M. Kilmer  
Agent of Lender

## PREPAYMENT RIDER

Loan No.: 00080005

Date: AUGUST 11, 2000

Borrower(s): RONALD L. KIZER SR., ROSE M. KIZER

FOR VALUE RECEIVED, the undersigned ("Borrower") agree(s) that the following provisions shall be incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed of even date herewith (the "Security Instrument") executed by Borrower, as trustor or mortgagor, in favor of PENNNEST HOME EQUITY SERVICES CORPORATION, A PENNSYLVANIA CORPORATION, ("Lender"), as beneficiary or mortgagee, and also into that certain promissory note of even date herewith (the "Note") executed by Borrower in favor of Lender. To the extent that the provisions of this Prepayment Rider (the "Rider") are inconsistent with the provisions of the Security Instrument and/or the Note, the provisions of this Rider shall prevail over and shall supersede any such inconsistent provisions of the Security Instrument and/or the Note.

Section 4 of the Note is amended to read in its entirety as follows:

#### 4 "BORROWER'S RIGHT TO PREPAY; PREPAYMENT CHARGE

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due dates of my monthly payments unless the Note Holder agrees in writing

If within SIXTY 60 months from the date of execution of the Security Instrument I make a full or partial prepayments, I will pay a prepayment charge in an amount equal to a percentage of the principal so prepaid in accordance with the following schedule:

If paid during the first year from date hereof, FIVE percent (5.000%)  
of the portion of such prepayment equal to the principal amount so prepaid.

If paid during the second year from date hereof, FOUR percent (4.000%)  
of the portion of such prepayment equal to the principal amount so prepaid.

If paid during the third year from date hereof, THREE percent (3.000%)  
of the portion of such prepayment equal to the principal amount so prepaid.

If paid during the fourth year from date hereof, TWO percent (2.000%)  
of the portion of such prepayment equal to the principal amount so prepaid.

If paid during the fifth year from the date hereof, ONE percent (1.000 %)  
of the portion of such prepayment equal to the principal amount so prepaid.

IN WITNESS WHEREOF, Borrower has executed the Rider on the

day of

Ronald L. Kizer Sr.  
Borrower \_\_\_\_\_ Date \_\_\_\_\_  
RONALD L. KIZER SR.

Rose M. Kizer  
Borrower \_\_\_\_\_ Date \_\_\_\_\_  
ROSE M. KIZER

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Exhibit 'B'



KAREN L. STARCK  
REGISTER AND RECORDER  
CLEARFIELD COUNTY  
Pennsylvania

INSTRUMENT NUMBER  
2000011894

RECORDED ON  
Aug 16, 2000  
10:55:41 AM

RECORDING FEES - \$13.00  
RECORDED  
COUNTY IMPROVEMENT \$1.00  
FUND  
RECORDED IMPROVEMENT FUND \$1.00  
STATE WRIT TAX \$0.50  
TOTAL \$15.50

*Penwest*

WHEN RECORDED MAIL TO:

PENNWEST HOME EQUITY SERVICES CORPORATION  
141 CHURCH STREET  
HOOVERVILLE, PENNSYLVANIA 15936  
ATTN: QUALITY CONTROL

Loan Number: 00080005

Servicing Number: 2709988KF

[Space Above This Line For Recording Date]

Assignment of Mortgage

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to KEY BANK, USA, NA., 8000 MIDLANTIC DRIVE, SUITE 202, MT. LAUREL, N.J. 08054

all beneficial interest under that certain Mortgage dated AUGUST 11, 2000

executed by

RONALD L. KIZER SR., ROSE M. KIZER, HUSBAND AND WIFE

Mortgagor and recorded as Instrument No. 200011893

concurrently herewith on August 16, 2000

In book page , of Official Records in the County Recorder's office of CLEARFIELD

County,

PENNSYLVANIA, describing land therein as

ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF DECATUR, IN THE COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING DESCRIBED AS FOLLOWS: BEING BOUNDED AND MORE FULLY DESCRIBED IN A DEED DATED 08/05/98 AND RECORDED 08/10/98, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN DEED VOLUME 1958 AND PAGE 152.

ADDRESS: RD#3 BOX 214, PHILIPSBURG, PA 16866 CLEARFIELD COUNTY

TAX MAP OR PARCEL ID NO.: 112-0-P11-000-00039

Commonly known as: RD #3 BOX 214, PHILIPSBURG, PA 16866

Assessor's Parcel # 112-0-P11-000-00039

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage. PENNWEST HOME EQUITY SERVICES CORPORATION, A PENNSYLVANIA CORPORATION

By: *David T. Bassett*

By: \_\_\_\_\_

Name: David T. Bassett

Name: \_\_\_\_\_

Title: President

Title: \_\_\_\_\_

Attest \_\_\_\_\_

Attest \_\_\_\_\_

STATE OF PENNSYLVANIA

COUNTY OF

SS.

On SOMERSET-8/16/00 before me,

CHRISTINE BLALOCK  
personally appeared

DAVID T. BASSETT  
personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

(This area for Corporate Seal)

WITNESS my hand and official seal.

Signature

*Christine Blalock*

CHRISTINE BLALOCK

Name (typed or printed)

Notary Public on for said State

Christine Blalock, Notary Public  
Hooversville Boro, Somerset County  
My Commission Expires June 2, 2003  
Member, Pennsylvania Association of Notaries

(This area for official notarial seal).

I, Eileen Grandas, do hereby certify that the correct address of the within named lender is Key Bank USA, NA. 8000 Midlantic Drive, Suite 202 Mt. Laurel, NJ 08054

Aug 11, 2000 *Eileen Grandas*  
Date Agent of Lender

Exhibit 'C'

2709988KF

## BALLOON NOTE

(Fixed Rate)

Loan No. 00080005

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

AUGUST 11, 2000  
[Date]

HOLLIDAYSBURG  
[City]

PENNSYLVANIA  
[State]

RD #3 BOX 214, PHILIPSBURG, PA 16866

[Property Address]

### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 28,000.00 (this amount is called principal"), plus interest, to the order of the Lender. The Lender is PENNWEST HOME EQUITY SERVICES CORPORATION, A PENNSYLVANIA CORPORATION. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

### 2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 10.99 %.

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

### 3. PAYMENTS

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

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

I will make my monthly payments on the 16TH day of each month beginning on SEPTEMBER 16, I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on AUGUST 16, 2015 I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 141 CHURCH STREET, HOOVERVILLE, PENNSYLVANIA, 15936 or at a different place if required by the Note Holder.

#### (B) Amount of Monthly Payments

My monthly payment will be in the amount of U. S. \$ 266.44

### 4. BORROWER'S RIGHT TO PREPAY \*\* See attached Prepayment Note Addendum.\*\*

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

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

### 5. LOAN CHARGES

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

### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

#### (A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

**(B) Default**

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

**(C) Notice of Default**

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

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

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

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

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

**7. GIVING OF NOTICES**

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

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

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

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

**9. WAIVERS**

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

**10. UNIFORM SECURED NOTE**

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

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

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

Borrower has executed and acknowledges receipt of pages 1 and 2 of this Note.

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

Ronald L. Kizer Sr. (Seal)  
RONALD L. KIZER SR.

Rose M. Kizer (Seal)  
ROSE M. KIZER

\_\_\_\_ (Seal)

\_\_\_\_ (Seal)

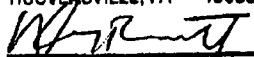
\_\_\_\_ (Seal)

\_\_\_\_ (Seal)

PAY TO THE ORDER OF

KEY BANK USA NA

WITHOUT RECOURSE  
PENNVEST HOME EQUITY SERVICES, CORP  
141 CHURCH STREET  
HOOVERVILLE, PA 15936



DAVID T. BASSETT  
PRESIDENT

Loan Number 00080005

## PREPAYMENT PENALTY NOTE ADDENDUM

For a valuable consideration, receipt of which is hereby acknowledged the undersigned agree that certain Promissory Note of even date to which this Addendum is attached, shall be subject to the following provisions, notwithstanding any provisions to the contrary contained in said promissory note or the Deed of Trust, Mortgage, Real Estate Mortgage, Security Deed (Security Instrument) securing same.

This Addendum is attached to and made a part of that certain Promissory Note given by

**RONALD L. KIZER SR., ROSE M. KIZER**

(Borrower) to

PENNWEST HOME EQUITY SERVICES CORPORATION (Lender), dated AUGUST 11, 2000  
which Note is in the principal amount of \$ 28,000.00

### PREPAYMENT PENALTY

After FIVE ( 5 ) full years from the date hereof, maker may pre-pay in whole or in part, without penalty, the then outstanding principal balance. In the event maker prepays any portion of the outstanding principal balance and accrued interest during the first FIVE ( 5 ) years from the date hereof, Maker shall pay in addition to such prepayment a penalty in an amount equal to a percentage of the principal portion of the amount so pre-paid in accordance with the following:

If paid during the first year from the date hereof, FIVE of the portion of such prepayment equal to the principal amount so prepaid.	percent	5.000%
If paid during the second year from the date hereof, FOUR of the portion of such prepayment equal to the principal amount so prepaid.	percent	4.000%
If paid during the third year from the date hereof, THREE of the portion of such prepayment equal to the principal amount so prepaid.	percent	3.000%
If paid during the fourth year from the date hereof, TWO of the portion of such prepayment equal to the principal amount so prepaid.	percent	2.000%
If paid during the fifth year from the date hereof, ONE of the portion of such prepayment equal to the principal amount so prepaid.	percent	1.000%

Holder shall apply any prepayment first to reduce any interest and charges owing at the time of such prepayment and then to reduce the amount of principal owed under this Note, provided that such balance shall be applied to the principal in reverse order of the due date of each payment and shall not otherwise affect or delay the due date of the next payment under the Note.

Ronald L. Kizer Sr. 8-11-00  
Borrower RONALD L. KIZER SR. Date

Rose M. Kizer 8-11-00  
Borrower ROSE M. KIZER Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

2709601KF

**NOTE ALLONGE**

Borrower(s): Angelina rutman

Property Address: 317 Poplar Street Catasauqua, Pa/ 18032

Loan Amount: \$82,000.00

Note Date: August 11, 2000

**Pay to the Order of**

Key Bank USA, N.A.

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Without Recourse

Company Name: Crystal Mortgage Corp.

By: 

James A. Viotto, President

Exhibit 'D'





3/10/2004

RONALD KIZER  
RR 3 BOX 214  
PHILIPSBURG, PA 16866

Key Home Equity Services  
2 Gatehall Drive  
Parsippany, NJ 07054  
800-490-8558

**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 Homeowners' Emergency Mortgage Assistance Program (HEMAP) may be able to help to save your home. This notice explains how the program works.

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

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

La Notificación en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificación obtenga una traducción inmediatamente llamando esta agencia (Pennsylvania Housing Finance Agency) sin cargos al número mencionado arriba. Puedes ser elegible para un préstamo por el programa llamado "Homeowners' Emergency Mortgage Assistance Program" al cual puede salvar su casa de la pérdida del derecho a redimir su hipoteca.

HOMEOWNER'S NAME(S): RONALD KIZER  
ROSE KIZER  
PROPERTY ADDRESS: RR 3 BOX 214  
PHILIPSBURG, PA  
LOAN ACCOUNT NUMBER: 2709988  
CURRENT LENDER/SERVICER: Key Home Equity Services, a division of Key Bank, USA, NA

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 provision of the Homeowners' 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,
- 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 the 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 designated consumer counseling agencies listed at the end of this Notice. This meeting must occur within the next thirty (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 attend a face-to-face meeting with one of the consumer credit counseling agencies listed at the end of this Notice, Key Home Equity Services may NOT take further action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer counseling agencies for the county in which your property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. You should advise this 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 Homeowners' Emergency Mortgage Assistance Fund. In order to do this, you must fill out, sign and file a completed Homeowners' Emergency Assistance 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 completed 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 additional 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 Agency of its decision on your application.

**NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT. (If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance)**

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

**NATURE OF THE DEFAULT** - The MORTGAGE debt held by the above lender on your property located at RR 3 BOX 214, PA IS SERIOUSLY IN DEFAULT because :

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

(a) 6 @ 266.44	\$1598.64
(b) Late Charges:	434.56
(c) Other Charges(s):	0
(d) Less: Credit Balance:	(133.56)
(e) Total amount required as of 3/10/2004	1598.64

**B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (if applicable) :**

**HOW TO CURE THE DEFAULT**- You may cure this default within THIRTY (30) days from the date of this letter BY PAYING THE TOTAL AMOUNT PAST DUE TO LENDER, WHICH IS PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES (and other charges) WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check, or money order made payable to Key Home Equity Services at Two Gatehall Dr., Parsippany, NJ 07054.

**IF YOU DO NOT CURE THE DEFAULT**- If you do not cure the default within THIRTY (30) days of this letter date, Key Home Equity Services intends to exercise its right 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 amount of default is not made within THIRTY (30) days of the letter date, Key Home Equity Services also intends to instruct their attorneys to start a legal action to foreclose upon your mortgaged property

**IF THE MORTGAGE IS FORECLOSED UPON**- . The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before they begin legal proceedings against you, you will have to pay the reasonable attorney's fees actually incurred up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees actually incurred even if they are over \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include their reasonable costs. If you cure the default within the THIRTY (30)DAY period, you will not be required to pay attorneys' 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 charges, charges then due, reasonable attorneys' 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 sheriff's sale could be held is would be approximately five (5) 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: Key Home Equity Services a division of Key Bank, USA, NA  
Address: Two Gatehall Dr., Parsippany, NJ 07054  
Telephone Number: 800-490-8558

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

**ASSUMPTION OF MORTGAGE**- You may not sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorneys' fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

**YOU MAY ALSO HAVE THE RIGHT**

- To sell the property to obtain money to pay off the mortgage debt, or borrow money from another lending institution to pay off this debt.
- To have this default cured by any third party acting on your behalf.
- To have the mortgage restored to the same position as if no default had occurred. (However, you are not entitled to this right more than three times in a calendar year).
- To assert the nonexistence of a default in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents.
- To assert any other defense you believe you may have to such action by the lender.
- To seek protection under the federal bankruptcy law.

Sincerely,

Key Home Equity Services  
A division of Key Bank, USA, NA

**We are attempting to collect a debt, and any information that we receive may be used for that purpose.**

**ADAMS COUNTY**

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

Adams County Housing Authority  
139-143 Carlisle Street  
Gettysburg, PA 17325  
717-334-1518  
FAX 717-334-8326

CCCS of Western PA  
2000 Linglestown Road  
Harrisburg, PA 17102  
717-541-1757

Financial Counseling Services of Franklin  
31 West 3<sup>rd</sup> Street  
Waynesboro, PA 17268  
717-762-3285

**ALLEGHENY COUNTY**

Action Housing, Inc.  
425 6<sup>th</sup> Avenue  
Pittsburgh, PA 15219  
412-391-1956 or 412-281-2102  
FAX 412-391-4512

Housing Opportunities  
133 Seventh Street  
McKeesport, PA 15132  
412-664-1906  
FAX 412-664-0873

PHFA (Marica Hess)  
2275 Swallow Hill Road, Bldg. 200  
Pittsburgh, PA 15220  
412-429-2842  
FAX 412-429-2835

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

Urban League of Pittsburgh  
Bldg. For Equal Opportunity  
One Smithfield St.  
Pittsburgh, PA 15222-2222  
412-227-4802  
FAX 412-227-4870

Credit Counselors of PA  
401 Wood St. Suite 906  
Pittsburgh, PA 15222  
FAX 412-338-9963

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

Mon-Valley Unemployed Committee  
120 E 9<sup>th</sup> Avenue  
Homestead, PA 15120  
412-462-9962

**ARMSTRONG COUNTY**

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

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

Armstrong County Community Action Agency  
Armsdale Administration Bldg.  
RD# 8 Box 287  
Kittanning, PA 16201  
724-548-3405  
FAX 724-548-3413

**BEAVER COUNTY**

Action Housing Inc.  
425 6<sup>th</sup> Avenue Suite 950  
Pittsburgh, PA 15219  
412-391-1956  
FAX 412-391-4512

Mon Valley Unemployed Committee  
120 E 9<sup>th</sup> Avenue  
Homestead, PA 15120  
412-462-9962  
FAX 412-9964

CCCS of Western Pennsylvania Inc.  
971 Third Street  
Beaver, PA 15009  
724-774-0793

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

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

Credit Counselors of PA  
401 Wood St. Suite 906  
Pittsburgh, PA 15222  
412-338-9963  
FAX 412-338-9963

**BEDFORD COUNTY**

Bedford-Fulton Housing Services  
RD.# 1, Box 384  
Everett, PA 15537  
814-623-9129  
FAX 814-623-7187

Tableland Services Inc.  
535 East Main Street  
Somerset, PA 15501  
814 445-9628 or 1800-452-0148  
FAX 814-443-3690

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

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

**BERKS COUNTY**

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

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

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

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

**BLAIR COUNTY**

Bedford Fulton Housing Services  
RD# 1 Box 384  
Everett, PA 15537  
814-623-9129  
FAX 814-623-7187

Weatherization Office  
917 Mifflin Street  
Huntingdon, PA 16652

**BUCKS COUNTY**

Acom Housing Corporation  
846 North Broad Street

**BUTLER COUNTY**

Action Housing Inc.  
425 6<sup>th</sup> Avenue Suite 950

<p>814-643-2343</p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 or 814-539-1688</p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p> <p><i>BRADFORD COUNTY</i></p> <p><b>CCCS of Northeastern Pennsylvania</b></p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>208 W. Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669</p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p>9 South 7<sup>th</sup> Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981</p> <p><i>The Trehab Center of Northeastern PA</i></p> <p>10 Public Avenue Montrose, PA 18801 570-278-3338 or 800-982-4045 FAX 570-278-1889</p> <p>33 Walnut Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783</p> <p>185 Elmira Street P.O. Box 218 Troy, PA 16947 570-297-2101</p> <p>103 Warren Street P.O. Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p> <p>German Street P.O. Box 389 Dushore, PA 18614 570-928-9668 FAX 570-928-8144</p> <p>931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p>	<p>Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427</p> <p>HACE 167 Allegheny Avenue 2<sup>nd</sup> Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122</p> <p>Community Development Corp. of Frankford 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012</p> <p>Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666</p> <p>Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446</p> <p>Bucks County Housing Group Inc. 140 East Richardson Avenue Langhorne, PA 19047 215-750-4310 FAX 215-750-4318</p> <p>CCCS of Delaware Valley Trevoise Corporate Center 4606 Street Road Trevoise, PA 19047 215-563-5665</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 FAX 610-821-3932</p> <p><b>American Credit Counseling Institute</b></p> <p>845 Coates Street Coatesville, PA 19320 888-212-6741</p> <p>144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814</p> <p>755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344</p>	<p>Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512</p> <p>Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 412-664-1906 FAX 412-664-0873</p> <p>CCCS of Western PA 1138 N Main St. Extension Butler, PA 16001 724-282-7812</p> <p>Mon-Valley Unemployed Committee 120 E. 9<sup>th</sup> Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964</p> <p>Housing Opportunities Inc. 650 Corporate St. Suite 207 McKeesport, PA 15132 412-664-1590 FAX 412-664-0873</p> <p><i>CAMBRIA COUNTY</i></p> <p>Bedford-Fulton Housing Services RD# 1 Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187</p> <p>Indiana County Community Action Program 827 Water Street. Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118</p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688</p> <p>Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690</p> <p>CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335</p>
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<p><b>CAMERON COUNTY</b></p> <p>Northern Tier Community Action Corp. P.O. Box 389 135 West 4<sup>th</sup> Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825</p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p> <p><b>CARBON COUNTY</b></p> <p>EOC of Schuylkill County 225 N Centre Street Pottsville, PA 17901 570-622-1995 FAX 717-622-0429</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 717 &amp; 814 only for 800# FAX 610-821-0137</p> <p><b>CCCS of Northeastern Pennsylvania</b></p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p><b>Commission on Economics Opportunity of Luzerne County</b> 163 Amber Lane Wilkes-Barre, PA 18702 570-826-0510 or 1-800-822-0359 FAX 570-829-1665 – Call before faxing 717-455-4994 Hazelton Fax 717-455-5631 – Call before faxing 717-836-4090 Tunkhannock</p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p>208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669</p> <p>9 South 7<sup>th</sup> Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981</p> <p><b>CENTRE COUNTY</b></p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p> <p>Lycorning-Clinton Co Comm for Community Action (STEP) 2138 Lincoln Street P.O. Box 1328</p>	<p>Williamsport, PA 17703 570-326-0587 FAX 717-322-2197</p> <p>CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669</p> <p><b>CHESTER COUNTY</b></p> <p>Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427</p> <p>Community Development Corp. of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012</p> <p>Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446</p> <p>Media Fellowship House 302 S. Jackson Street Media, PA 19063 610-565-0846</p> <p>Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243</p> <p>Northwest Counseling Services 5001 N Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753</p> <p>CCCS Delaware Valley 1515 Market Street. Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-563-7020</p> <p>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</p> <p>America Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 610-874-1484</p> <p>HACE 167 Allegheny Avenue 2<sup>nd</sup> Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122</p> <p>Phila Council For Community Adv. 100 North 17<sup>th</sup> Street Suite 600</p>	<p>Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941</p> <p>Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830</p> <p>CCCS of Delaware Valley Marshall Building 790 E Market St. Suite 215 West Chester, PA 19382 215-563-5665</p> <p><b>American Credit Counseling Institute</b></p> <p>845 Coates Street Coatesville, PA 19320 888-212-6741</p> <p>144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814</p> <p>755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344</p> <p><b>CLARION COUNTY</b></p> <p>CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 412-282-7812</p> <p><b>CLEARFIELD COUNTY</b></p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688</p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p> <p>Indiana County Community Action Program 827 Water Street. Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118</p> <p>CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669</p> <p>CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335</p>
<p><b>CLINTON COUNTY</b></p> <p>Lycorning-Clinton Co Comm for Community</p>	<p>Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325</p>	<p>ACCI 175 Straiford Avenue. Suite 1 Wayne, PA 19087</p>

<p>Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 570-326-0587 FAX 717-322-2197</p> <p>CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669</p> <p><i>COLUMBIA COUNTY</i></p> <p>CCCS of Northeastern Pennsylvania</p> <p>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 717-455-4994 Hazelton Fax 717-455-5631 – Call before faxing 717-836-4090 Tunkhannock</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p><i>CRAWFORD COUNTY</i></p> <p>Booker T Washington Center 1720 Holland Street Erie, PA 16503 814-453-5744</p> <p>Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 412-981-5310</p> <p>Greater Erie Community Action Committee 18 West 9<sup>th</sup> Street Erie, PA 16501 814-459-4581 FAX 814-456-0161</p> <p>John F Kennedy Center Inc. 2021 East 20<sup>th</sup> Street Erie, PA 16510 814-893-0400 FAX 814-898-1243</p> <p><i>CUMBERLAND COUNTY</i></p> <p>Urban League of Metropolitan Harrisburg N 6<sup>th</sup> Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459</p>	<p>717-334-1518 FAX 717-334-8326</p> <p>CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757</p> <p>YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-731-9589</p> <p>Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227</p> <p>Financial Counseling Services of Franklin 31 West 3<sup>rd</sup> Street Waynesboro, PA 17268 717-762-3285</p> <p><i>DAUPHIN COUNTY</i></p> <p>CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757</p> <p>Urban League of Metropolitan Harrisburg N 6<sup>th</sup> Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459</p> <p>Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227</p> <p><i>DELAWARE COUNTY</i></p> <p>Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427</p> <p>CCCS Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666</p> <p>Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446</p> <p>America Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 610-874-1484</p>	<p>610-971-2210 FAX 610-687-7860</p> <p>Northwest Counseling Services 5001 N Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753</p> <p>HACE 167 Allegheny Avenue 2<sup>nd</sup> Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122</p> <p>Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243</p> <p>CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 215-563-5665</p> <p>Community Development Corp. of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012</p> <p>PCCA 100 North 17<sup>th</sup> Street Suite 600 Philadelphia, PA 19103 215-567-963-9941 FAX 215-963-9941 Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846</p> <p>ACCI 144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210</p> <p><i>ELK COUNTY</i></p> <p>John F Kennedy Center, Inc. 2021 East 20<sup>th</sup> Street Erie, PA 16510 814-898-0400 FAX 814-898-1243</p> <p>Northern Tier Community Action Corp P.O. Box 389 135 West 4<sup>th</sup> Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825</p> <p><i>ERIC COUNTY</i></p> <p>Booker T Washington Center 1720 Holland Street Erie, PA 16503 814-453-5744 FAX 814-453-5749</p>
<p>Greater Eric Comm Action Comm 18 West 9<sup>th</sup> Street Erie, PA 16501 814-459-4581 FAX 814-456-0161</p>	<p>Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227</p>	<p>Mon-Valley Unemployed Committee 120 E. 9<sup>th</sup> Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964</p>

<p><b>John F Kennedy Center, Inc.</b> 2021 East 20<sup>th</sup> Street Erie, PA 16510 814-898-0400 FAX 814-898-1243</p> <p><i>FAYETTE COUNTY</i></p> <p><b>Action Housing, Inc.</b> 425 6<sup>th</sup> Avenue Suite 950 Pittsburgh, PA 16210 412-391-1956 or 412-281-2102 FAX 412-391-4512</p> <p><b>Mon-Valley Unemployed Committee</b> 120 E. 9<sup>th</sup> Avenue Homestead, PA 15120 412-462-9962</p> <p><b>Tableland Services Inc.</b> 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690</p> <p><b>Community Action Southwest</b> 22 West High Street Waynesburg, PA 15370 724-852-2893</p> <p><b>Fayette Co. Community Action Agency, Inc.</b> 140 North Beeson Avenue Uniontown, PA 15401 724-437-4418</p> <p><b>CCCS of Western PA</b> 199 Edison Street Uniontown, PA 15401 724-439-8939</p> <p><b>CCCS of Western Pennsylvania, Inc.</b> 1 North Gate Square Greensburg, PA 15601 724-838-1290</p> <p><i>FOREST COUNTY</i></p> <p><b>Warren-Forrest Counties Economic Opportunity Council</b> 204 Liberty Street P.O. Box 547 Warren, PA 16365 814-726-2400 FAX 814-723-0510</p> <p><i>FRANKLIN COUNTY</i></p> <p><b>Financial Services Unlimited</b> 31 West 3<sup>rd</sup> Street Waynesboro, PA 17268 717-762-3285</p> <p><b>CCCS Western Pennsylvania, Inc.</b> 912 South George Street York, PA 17403 717-846-4176</p>	<p><b>YWCA of Carlisle</b> 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948</p> <p><b>American Red Cross-Hanover Chapter</b> 529 Carlisle Street Hanover, PA 17331 717-637-3768 FAX 717-637-3294</p> <p><b>Urban League of Metropolitan Hgb.</b> 2107 N 6<sup>th</sup> Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459</p> <p><b>CCCS of Western PA</b> 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589</p> <p><b>Adams County Housing Authority</b> 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326</p> <p><i>FULTON COUNTY</i></p> <p><b>Bedford-Fulton Housing Services</b> RD. # 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187</p> <p><b>CCCS of Western Pennsylvania Inc.</b> 912 South George Street York, PA 17403 717-846-4176</p> <p><b>Financial Counseling Services of Franklin</b> 31 West 3<sup>rd</sup> Street Waynesboro, PA 17268 717-762-3285</p> <p><b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</p> <p><i>GREENE COUNTY</i></p> <p><b>Action Housing Inc.</b> 425 6<sup>th</sup> Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512</p> <p><b>Community Action Southwest</b> 22 West High Street Waynesburg, PA 15370 724-852-2893 FAX 412-627-7713</p>	<p><b>CCCS of Western Pennsylvania, Inc.</b> 1 North Gate Square Greensburg, PA 15601 724-838-1290</p> <p><i>HUNTINGDON COUNTY</i></p> <p><b>Bedford-Fulton Housing Services</b> RD. # 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187</p> <p><b>CCCS of Western Pennsylvania Inc.</b> 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p> <p><b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</p> <p><i>INDIANA COUNTY</i></p> <p><b>CCCS of Western Pennsylvania, Inc.</b> 1 North Gate Square Greensburg, PA 15601 724-838-1290</p> <p><b>Keystone Economic Development Corporation</b> 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688</p> <p><b>Indiana County Community Action Program</b> 827 Water Street. Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118</p> <p><b>CCCS of Western PA</b> 219-A College Park Plaza Johnstown, PA 15904 814-539-6335</p> <p><i>JEFFERSON COUNTY</i></p> <p><b>John F Kennedy Center, Inc.</b> 2021 East 20<sup>th</sup> Street Erie, PA 16510 814-898-0400 FAX 814-898-1243</p> <p><b>CCCS of Western Pennsylvania, Inc.</b> YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812</p> <p><b>Indiana County Community Action Program</b> 827 Water Street. Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118</p>
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# Champion MORTGAGE

**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 Homeowners' Emergency Mortgage Assistance Fund. In order to do this, you must fill out, sign and file a completed Homeowners' Emergency Assistance 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 completed 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 additional 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 Agency of its decision on your application.

**NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT. (If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance)**

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

**NATURE OF THE DEFAULT** - The MORTGAGE debt held by the above lender on your property located at RR 3 BOX 214, PA IS SERIOUSLY IN DEFAULT because :

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

(a) 6 @ 266.44	\$1598.64
(b) Late Charges:	434.56
(c) Other Charges(s):	0
(d) Less: Credit Balance:	(133.56)
(e) Total amount required as of 3/10/2004	1598.64

**B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (if applicable) :**

**HOW TO CURE THE DEFAULT-** You may cure this default within THIRTY (30) days from the date of this letter BY PAYING THE TOTAL AMOUNT PAST DUE TO LENDER, WHICH IS PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES (and other charges) WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check, or money order made payable to Key Home Equity Services at Two Gatehall Dr., Parsippany, NJ 07054.

**IF YOU DO NOT CURE THE DEFAULT-** If you do not cure the default within THIRTY (30) days of this letter date, Key Home Equity Services intends to exercise its right 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 amount of default is not made within THIRTY (30) days of the letter date, Key Home Equity Services also intends to instruct their attorneys to start a legal action to foreclose upon your mortgaged property

**IF THE MORTGAGE IS FORECLOSED UPON-** The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before they begin legal proceedings against you, you will have to pay the reasonable attorney's fees actually incurred up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees actually incurred even if they are over \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include their reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorneys' 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 charges, charges then due, reasonable attorneys' 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 sheriff's sale could be held is would be approximately five (5) 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.

# Champion MORTGAGE



Key Home Equity Services

2 Gatehall Drive

Parsippany, NJ 07054

800-490-8558

3/10/2004

ROSE KIZER  
RR 3 BOX 214  
PHILIPSBUR, PA 16866

## 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 Homeowners' Emergency Mortgage Assistance Program (HEMAP) may be able to help to save your home. This notice explains how the program works.

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

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

La Notificación en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificación obtenga una traducción inmediatamente llamando esta agencia (Pennsylvania Housing Finance Agency) sin cargos al número mencionado arriba. Puedes ser elegible para un préstamo por el programa llamado "Homeowners' Emergency Mortgage Assistance Program" al cual puede salvar su casa de la pérdida del derecho a redimir su hipoteca.

HOMEOWNER'S NAME(S) : RONALD KIZER  
ROSE KIZER  
PROPERTY ADDRESS: RR 3 BOX 214  
PHILIPSBURG, PA

LOAN ACCOUNT NUMBER: 2709988  
CURRENT LENDER/SERVICER: Key Home Equity Services, a division of Key Bank, USA, NA

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 provision of the Homeowners' 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,
- 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 the 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 designated consumer counseling agencies listed at the end of this Notice. This meeting must occur within the next thirty (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 attend a face-to-face meeting with one of the consumer credit counseling agencies listed at the end of this Notice, Key Home Equity Services may NOT take further action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer counseling agencies for the county in which your property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. You should advise this lender immediately of your intentions.

103 Warren Street PO Box 709  
Tunkhannock, PA 18657  
570-836-6840  
FAX 570-836-6332

*YORK COUNTY*

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

Adams County Housing Authority  
139-143 Carlisle Street  
Gettysburg, PA 17325  
717-334-1518  
FAX 717-334-8326

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

CCCS of Western Pennsylvania  
2000 Lingelstown Road  
Harrisburg, PA 17102  
717-541-1757

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



**HOW TO CONTACT THE LENDER**

Name of Lender: Key Home Equity Services a division of Key Bank, USA, NA  
Address: Two Gatehall Dr., Parsippany, NJ 07054  
Telephone Number: 800-490-8558

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

**ASSUMPTION OF MORTGAGE**- You may not sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorneys' fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

**YOU MAY ALSO HAVE THE RIGHT**

- To sell the property to obtain money to pay off the mortgage debt, or borrow money from another lending institution to pay off this debt.
- To have this default cured by any third party acting on your behalf.
- To have the mortgage restored to the same position as if no default had occurred. (However, you are not entitled to this right more than three times in a calendar year).
- To assert the nonexistence of a default in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents.
- To assert any other defense you believe you may have to such action by the lender.
- To seek protection under the federal bankruptcy law.

Sincerely,

Key Home Equity Services  
A division of Key Bank, USA, NA

**We are attempting to collect a debt, and any information that we receive may be used for that purpose.**



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

# Champion MORTGAGE

## ADAMS COUNTY

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

Adams County Housing Authority  
139-143 Carlisle Street  
Gettysburg, PA 17325  
717-334-1518  
FAX 717-334-8326

CCCS of Western PA  
2000 Linglestown Road  
Harrisburg, PA 17102  
717-541-1757

Financial Counseling Services of Franklin  
31 West 3<sup>rd</sup> Street  
Waynesboro, PA 17268  
717-762-3285

## ALLEGHENY COUNTY

Action Housing, Inc.  
425 6<sup>th</sup> Avenue  
Pittsburgh, PA 15219  
412-391-1956 or 412-281-2102  
FAX 412-391-4512

Housing Opportunities  
133 Seventh Street  
McKeesport, PA 15132  
412-664-1906  
FAX 412-664-0873

PHFA (Marica Hess)  
2275 Swallow Hill Road, Bldg. 200  
Pittsburgh, PA 15220  
412-429-2842  
FAX 412-429-2835

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

Urban League of Pittsburgh  
Bldg. For Equal Opportunity  
One Smithfield St.  
Pittsburgh, PA 15222-2222  
412-227-4802  
FAX 412-227-4870

Credit Counselors of PA  
401 Wood St. Suite 906  
Pittsburgh, PA 15222  
FAX 412-338-9963

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

Mon-Valley Unemployed Committee  
120 E 9<sup>th</sup> Avenue  
Homestead, PA 15120  
412-462-9962

## ARMSTRONG COUNTY

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

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

Armstrong County Community Action Agency  
Armsdale Administration Bldg.  
RD# 8 Box 287  
Kittanning, PA 16201  
724-548-3405  
FAX 724-548-3413

## BEAVER COUNTY

Action Housing Inc.  
425 6<sup>th</sup> Avenue Suite 950  
Pittsburgh, PA 15219  
412-391-1956  
FAX 412-391-4512

Mon Valley Unemployed Committee  
120 E 9<sup>th</sup> Avenue  
Homestead, PA 15120  
412-462-9962  
FAX 412-9964

CCCS of Western Pennsylvania Inc.  
971 Third Street  
Beaver, PA 15009  
724-774-0793

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

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

Credit Counselors of PA  
401 Wood St. Suite 906  
Pittsburgh, PA 15222  
412-338-9963  
FAX 412-338-9963

## BEDFORD COUNTY

Bedford-Fulton Housing Services  
RD.# 1, Box 384  
Everett, PA 15537  
814-623-9129  
FAX 814-623-7187

Tableland Services Inc.  
535 East Main Street  
Somerset, PA 15501  
814 445-9628 or 1800-452-0148  
FAX 814-443-3690

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

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

## BERKS COUNTY

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

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

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

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

## BLAIR COUNTY

Bedford Fulton Housing Services  
RD# 1 Box 384  
Everett, PA 15537  
814-623-9129  
FAX 814-623-7187

# Champion MORTGAGE

<p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 or 814-539-1688</p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p>	<p><i>BUCKS COUNTY</i></p> <p>Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427</p> <p>HACE 167 Allegheny Avenue 2<sup>nd</sup> Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122</p> <p>Community Development Corp. of Frankford 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012</p>	<p><i>BUTLER COUNTY</i></p> <p>Action Housing Inc. 425 6<sup>th</sup> Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512</p> <p>Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 412-664-1906 FAX 412-664-0873</p> <p>CCCS of Western PA 1138 N Main St. Extension Butler, PA 16001 724-282-7812</p>
<p><i>BRADFORD COUNTY</i></p> <p>CCCS of Northeastern Pennsylvania</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>208 W. Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669</p>	<p>Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666</p>	<p>Mon-Valley Unemployed Committee 120 E. 9<sup>th</sup> Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964</p> <p>Housing Opportunities Inc. 650 Corporate St. Suite 207 McKeesport, PA 15132 412-664-1590 FAX 412-664-0873</p>
<p><i>The Trehab Center of Northeastern PA</i></p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p>9 South 7<sup>th</sup> Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981</p> <p>10 Public Avenue Montrose, PA 18801 570-278-3338 or 800-982-4045 FAX 570-278-1889</p> <p>33 Walnut Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783</p> <p>185 Elmira Street P.O. Box 218 Troy, PA 16947 570-297-2101</p> <p>103 Warren Street P.O. Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p>	<p><i>CAMBRIA COUNTY</i></p> <p>Bedford-Fulton Housing Services RD# 1 Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187</p> <p>Indiana County Community Action Program 827 Water Street. Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118</p> <p>CCCS of Delaware Valley Trevoise Corporate Center 4606 Street Road Trevoise, PA 19047 215-563-5665</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 FAX 610-821-3932</p> <p>American Credit Counseling Institute</p> <p>845 Coates Street Coatesville, PA 19320 888-212-6741</p> <p>144 E Dekalb Pike King of Prussia, PA 19406</p>	<p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688</p> <p>Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690</p>

# Champion MORTGAGE

German Street P.O. Box 389 Dushore, PA 18614 570-928-9668 FAX 570-928-8144  931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	610-971-2210 FAX 610-265-4814  755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
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# Champion MORTGAGE

## CAMERON COUNTY

Northern Tier Community Action Corp.  
P.O. Box 389  
135 West 4<sup>th</sup> Street  
Emporium, PA 15834  
814-485-1161  
FAX 814-486-0825

CCCS of Western Pennsylvania Inc.  
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 717-622-0429

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall, PA 18052  
610-821-4011 or 800-220-2733  
717 & 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

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  
717-455-4994 Hazelton  
Fax 717-455-5631 - Call before faxing  
717-836-4090 Tunkhannock

31 W Market Street  
Wilkes-Barre, PA 18702  
570-821-0837 or 800-922-9537  
FAX 570-821-1785

208 W Hamilton Avenue Suite 1  
Hamilton Square Plaza  
State College, PA 16801  
814-238-3668  
FAX 814-238-3669

9 South 7<sup>th</sup> Street  
Stroudsburg, PA 18360  
570-420-8980 or 800-922-9537  
FAX 570-420-8981

## CENTRE COUNTY

CCCS of Western Pennsylvania Inc.  
217 E Plank Road  
Altoona, PA 16602

Williamsport, PA 17703  
570-326-0587  
FAX 717-322-2197

CCCS of Northeastern PA  
208 W Hamilton Avenue Suite 1  
Hamilton Square Plaza  
State College, PA 16801  
814-238-3668  
FAX 814-238-3669

## CHESTER COUNTY

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

Community Development Corp. of Frankford  
Group Ministry  
4620 Griscorn Street  
Philadelphia, PA 19124  
215-744-2990  
FAX 215-744-2012

Germantown Settlement  
218 W. Chelton Avenue  
Philadelphia, PA 19144  
215-849-6026  
FAX 215-849-3446

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

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

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

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

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

America Red Cross of Chester  
1729 Edgemont Avenue  
Chester, PA 19013  
610-874-1484

HACE  
167 Allegheny Avenue 2<sup>nd</sup> Floor  
Philadelphia, PA 19140

Philadelphia, PA 19103  
215-567-7803  
FAX 215-963-9941

Budget Counseling Center  
247 North Fifth Street  
Reading, PA 19601  
610-375-7866  
FAX 215-375-7830

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 Street  
Coatesville, PA 19320  
888-212-6741

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

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

## CLARION COUNTY

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

## CLEARFIELD COUNTY

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

CCCS of Western Pennsylvania Inc.  
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

CCCS of Northeastern PA  
208 W Hamilton Avenue Suite 1  
Hamilton Square Plaza  
State College, PA 16801  
814-238-3668  
FAX 814-238-3669

CCCS of Western PA  
219-A College Park Plaza

# Champion MORTGAGE

814-944-8100 FAX 814-944-5747  Lycoming-Clinton Co Comm for Community Action (STEP) 2138 Lincoln Street P.O. Box 1328	215-426-8025 FAX 215-426-9122  Phila Council For Community Adv. 100 North 17 <sup>th</sup> Street Suite 600	Johnstown, PA 15904 814-539-6335
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# Champion MORTGAGE

## CLINTON COUNTY

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

CCCS of Northeastern PA  
208 W Hamilton Avenue Suite 1  
Hamilton Square Plaza  
State College, PA 16801  
814-238-3668  
FAX 814-238-3669

## COLUMBIA COUNTY

### CCCS of Northeastern Pennsylvania

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  
717-455-4994 Hazelton  
Fax 717-455-5631 - Call before faxing  
717-836-4090 Tunkhannock

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 Street  
Wilkes-Barre, PA 18702  
570-821-0837 or 800-922-9537  
FAX 570-821-1785

## CRAWFORD COUNTY

Booker T Washington Center  
1720 Holland Street  
Erie, PA 16503  
814-453-5744

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

Greater Erie Community Action  
Committee  
18 West 9<sup>th</sup> Street  
Erie, PA 16501  
814-459-4581  
FAX 814-456-0161

John F Kennedy Center Inc.  
2021 East 20<sup>th</sup> Street  
Erie, PA 16510  
814-893-0400  
FAX 814-898-1243

## CUMBERLAND COUNTY

Urban League of Metropolitan Harrisburg  
N 6<sup>th</sup> Street

Adams County Housing Authority  
139-143 Carlisle Street  
Gettysburg, PA 17325  
717-334-1518  
FAX 717-334-8326

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

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

Financial Counseling Services of Franklin  
31 West 3<sup>rd</sup> Street  
Waynesboro, PA 17268  
717-762-3285

## DAUPHIN COUNTY

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

Urban League of Metropolitan Harrisburg  
N 6<sup>th</sup> Street  
Harrisburg, PA 17101  
717-234-5925  
FAX 717-234-9459

Community Action Comm 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

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

Germantown Settlement  
218 W. Chelton Avenue  
Philadelphia, PA 19144  
215-849-6026  
FAX 215-849-3446

America Red Cross of Chester  
1729 Edgemont Avenue

## ACCI

175 Straiford Avenue. Suite 1  
Wayne, PA 19087  
610-971-2210  
FAX 610-687-7860

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

## HACE

167 Allegheny Avenue 2<sup>nd</sup> Floor  
Philadelphia, PA 19140  
215-426-8025  
FAX 215-426-9122

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

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

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

## PCCA

100 North 17<sup>th</sup> Street Suite 600  
Philadelphia, PA 19103  
215-567-963-9941  
FAX 215-963-9941  
Media Fellowship House  
302 S Jackson Street  
Media, PA 19063  
610-565-0846

## ACCI

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

## ELK COUNTY

John F Kennedy Center, Inc.  
2021 East 20<sup>th</sup> Street  
Erie, PA 16510  
814-898-0400  
FAX 814-898-1243

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

## ERIC COUNTY

# Champion MORTGAGE

Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	Chester, PA 19013 610-874-1484	Booker T Washington Center 1720 Holland Street Erie, PA 16503 814-453-5744 FAX 814-453-5749
Greater Eric Comm Action Comm 18 West 9 <sup>th</sup> Street Erie, PA 16501 814-459-4581 FAX 814-456-0161	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227	Mon-Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964
John F Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie, PA 16510 814-898-0400 FAX 814-898-1243	YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948	CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290
<i>FAYETTE COUNTY</i>	American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, PA 17331 717-637-3768 FAX 717-637-3294	<i>HUNTINGDON COUNTY</i>
Action Housing, Inc. 425 6 <sup>th</sup> Avenue Suite 950 Pittsburgh, PA 16210 412-391-1956 or 412-281-2102 FAX 412-391-4512	Urban League of Metropolitan Hgb. 2107 N 6 <sup>th</sup> Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187
Mon-Valley Unemployed Committee 120 E. 9 <sup>th</sup> Avenue Homestead, PA 15120 412-462-9962	CCCS of Western PA 2000 Unglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690	Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893	<i>FULTON COUNTY</i>	<i>INDIANA COUNTY</i>
Fayette Co. Community Action Agency, Inc. 140 North Beeson Avenue Uniontown, PA 15401 724-437-4418	Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290
CCCS of Western PA 199 Edison Street Uniontown, PA 15401 724-439-8939	CCCS of Western Pennsylvania Inc. 912 South George Street York, PA 17403 717-846-4176	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290	Financial Counseling Services of Franklin 31 West 3 <sup>rd</sup> Street Waynesboro, PA 17268 717-762-3285	Indiana County Community Action Program 827 Water Street. Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
<i>FOREST COUNTY</i>	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street P.O. Box 547 Warren, PA 16365 814-726-2400 FAX 814-723-0510	<i>GREENE COUNTY</i>	<i>JEFFERSON COUNTY</i>
<i>FRANKLIN COUNTY</i>	Action Housing Inc. 425 6 <sup>th</sup> Avenue Suite 950	John F Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie, PA 16510 814-898-0400 FAX 814-898-1243
		CCCS of Western Pennsylvania, Inc.

# Champion MORTGAGE

Financial Services Unlimited 31 West 3 <sup>rd</sup> Street Waynesboro, PA 17268 717-762-3285  CCCS Western Pennsylvania, Inc. 912 South George Street York, PA 17403 717-846-4176	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 FAX 412-627-7713	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 412-465-2657 FAX 412-465-5118
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# Champion MORTGAGE

## 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

31 W Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
570-821-0837 or 1-800-922-9537  
FAX 370-821-1785

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  
PO Box 244  
Kenneth Square, PA 19348  
215-444-3682  
FAX 215-444-3178

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

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

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

1<sup>st</sup> Federal Plaza Suite 406  
North Mill Street  
New Castle, PA 16101  
724-652-8074

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

312 Chestnut Street, Suite 227  
Meadville, PA 16335

724-728-7202  
FAX 412-728-7202

## LABANON COUNTY

Economic Opportunity Cabinet of  
Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
717-622-1995  
FAX 717-622-0429

Tabor Community Services, Inc.  
439 E King Street  
Lancaster, PA 17602  
717-6397-5182 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 800-220-2733  
717 & 814 only  
FAX 610-821-8932

Economic Opportunity Cabinet of  
Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
717-622-1995  
FAX 717-622-0429

## LUZERNE COUNTY

31 W Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
570-821-0837 or 1-800-922-9537  
FAX 370-821-1785

Comm. On Econ Opportunity of Luzerne County  
163 Amber County  
Wilkes-Barre, PA 18702  
570-826-0510 or 1-800-822-0359  
FAX 570-829-1665 Call before faxing  
717-455-4994 Hazelton  
FAX 717-455-5631 Call before faxing  
717-836-4090 Tunkhannock

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

EOC of Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
370-622-1995  
FAX 570-622-0429

## LYCOMING COUNTY

Lycoming-Clinton Co Comm for Community  
Action (STEP)  
2138 Lincoln Street P.O. Box 1328  
Williamsport, PA 17703

FAX 570-587-9134/9135

31 W Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
570-821-0837 or 1-800-922-9537  
FAX 370-821-1785

## MCKEAN COUNTY

John F Kennedy Center, Inc.  
2021 East 20<sup>th</sup> Street  
Erie, PA 16510  
814-898-0400  
FAX 814-898-1243

Northern Tier Community Action Corp  
P.O. Box 389  
135 West 4<sup>th</sup> 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

## MIFFLING 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  
208 W Hamilton Ave. Suite 1  
Hamilton Square Plaza  
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 370-821-1785

Comm. On Econ Opportunity of Luzerne Co.  
163 Amber County  
Wilkes-Barre, PA 18702

# Champion MORTGAGE

<p>814-333-8570</p> <p>Housing Opportunities of Beaver County 650 Corporate St. Suite 207 Beaver, PA 15009</p>	<p>570-326-0587 FAX 717-322-2197</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537</p>	<p>570-826-0510 or 1-800-822-0359 FAX 570-829-1665 Call before faxing 717-455-4994 Hazelton FAX 717-455-5631 Call before faxing 717-836-4090 Tunkhannock</p>
<p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>9 South 7<sup>th</sup> Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981</p> <p><i>MONTGOMERY COUNTY</i></p> <p>Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427</p> <p>Phila Council For Community Adv. 100 North 17<sup>th</sup> Street, Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941</p> <p>Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846</p> <p>Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753</p> <p>Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446</p> <p>CADCOM 701 Dekalb Street Norristown, PA 19401 610-277-6363 FAX 610-277-2123</p> <p>CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666</p> <p>Community Housing Counselors Incorporated PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-8243</p> <p>CCCS of Delaware Valley</p>	<p>144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814</p> <p>755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344</p> <p><i>MONTOUR COUNTY</i></p> <p>31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429</p> <p><i>PERRY COUNTY</i></p> <p>CCCS of Western PA 2000 Unglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589</p> <p>Urban League of Metropolitan Harrisburg 2107 N 6<sup>th</sup> Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459</p> <p>Financial Counseling Services of Franklin 31 West 3<sup>rd</sup> Street Waynesboro, PA 17268 717-762-3285</p> <p>YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948</p> <p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</p> <p>Community Action Commission of the Capital</p>	<p>Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427</p> <p>CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666</p> <p>HACE 167 Allegheny Avenue 2<sup>nd</sup> Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122</p> <p>Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446</p> <p>Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753</p> <p>CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, NJ 08002 215-563-5665</p> <p>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</p> <p>Community Development Corp. of Frankford Group Ministry. 4620 Griscorn Street Philadelphia, PA 19124 215-744-2990 FAX 9215 744-2012</p> <p>PCCA 100 North 17<sup>th</sup> Street, Suite 600 Philadelphia, PA 19103 215-978-0224 FAX 215-765-7614</p> <p>American Credit Counseling Institute  845 Coates Street Coatesville, PA 19320 888-212-6741</p>

# Champion MORTGAGE

<b>Norristown Business Center</b> 190 W Germantown Pike, Suite 140 Norristown, PA 19401 215-563-5665	<b>Region</b> 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814
<b>American Credit Counseling Institute</b>  845 Coates Street Coatesville, PA 19320 888-212-6741	<i>PHILADELPHIA COUNTY</i>  Acorn Housing Corporation 846 North Broad Street	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344



# Champion MORTGAGE

## PIKE COUNTY

31 W Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
570-821-0837 or 1-800-922-9537  
FAX 370-821-1785

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

9 South 7<sup>th</sup> Street  
Stroudsburg, PA 18360  
570-420-8980 or 800-922-9537  
FAX 570-420-8981

## POTER COUNTY

Northern Tier Community Action  
Corporation  
135 West 4<sup>th</sup> Street  
Emporium, PA 15834  
814-486-1161

## SCHUYLKILL COUNTY

Budget Counseling Center  
247 North Fifth Street  
Reading, PA 19601  
610-375-7866  
FAX 215-375-7830

Comm. On Econ Opportunity of Luzerne  
County  
163 Amber County  
Wilkes-Barre, PA 18702  
570-826-0510 or 1-800-822-0359  
FAX 570-829-1665 Call before faxing  
717-455-4994 Hazelton  
FAX 717-455-5631 Call before faxing  
717-836-4090 Tunkhannock

EOC of Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
370-622-1995  
FAX 570-622-0429

CCCS of Lehigh Valley  
PO Box A  
Whitehall, PA 18052  
610-821-4011  
FAX 610-821-8932

## SNYDER COUNTY

CCCS of Western PA  
2000 Linglestown Road  
Harrisburg, PA 17102  
717-541-1757  
FAX 717-731-9589

Urban League of Metropolitan Harrisburg  
2107 N 6<sup>th</sup> Street  
Harrisburg, PA 17101  
717-234-5925  
FAX 717-234-9459

717-232-9757  
FAX 717-234-2227

## SOMERSET COUNTY

Bedford-Fulton Housing Services  
RD. # 1, Box 384  
Everett, PA 15537  
814-623-9129  
FAX 814-623-7187

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

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

CCCS of Western Pennsylvania,  
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

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 Street  
Wilkes-Barre, PA 18702  
570-821-0837 or 800-922-9537  
FAX 570-821-1785

## The trehab Center of Northeastern PA

185 Elmira Street. PO Box 218  
Troy, PA 16947  
570-297-2101  
FAX 570-297-2799

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

Gennan Street PO Box 389  
Dushore, PA 18614  
FAX 570-297-2799  
570-928-9668  
FAX 570-28-8144

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

931 Main Street  
Honesdale, PA 18431  
570-253-8941

## SUSQUEHANNA COUNTY

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 Street  
Wilkes-Barre, PA 18702  
570-821-0837 or 800-922-9537  
FAX 570-821-1785

## The trehab Center of Northeastern PA

185 Elmira Street. PO Box 218  
Troy, PA 16947  
570-297-2101  
FAX 570-297-2799

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

Gennan Street PO Box 389  
Dushore, PA 18614  
FAX 570-297-2799  
570-928-9668  
FAX 570-28-8144

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

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

103 Warren Street PO Box 709  
Tunkhannock, PA 18657  
570-836-6840  
FAX 570-836-6332

## TIOGA COUNTY

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 Street  
Wilkes-Barre, PA 18702  
570-821-0837 or 800-922-9537  
FAX 570-821-1785

## The trehab Center of Northeastern PA

185 Elmira Street. PO Box 218  
Troy, PA 16947  
570-297-2101  
FAX 570-297-2799

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

# Champion MORTGAGE

<p>Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104</p>	<p>FAX 570-253-4817  103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p>	<p>Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144</p>
<p>7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889  931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817  103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p>	<p>Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873  CCCS or Western Pennsylvania, Inc. 53 N College Street Washington, PA 15301 724-222-8292  Mon-Valley Unemployed Committee 120 E 9<sup>th</sup> Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9962</p>	<p>FAX 412-391-4512  Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873  Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893  CCCS of Western Pennsylvania, Inc. 199 Edison Street Uniontown, PA 15401 724-439-8939</p>
<p><i>UNION COUNTY</i>  <b>Lycoming-Clinton Co Comm for Comm Action (STEP)</b> 2138 Lincoln Street. PO 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 FAX 814-944-8100</p>	<p><i>WAYNE COUNTY</i>  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 Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785  9 South 7<sup>th</sup> Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981</p>	<p>Indiana County Community Action Program 827 Water Street. Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118  Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688</p>
<p><i>VENANGO COUNTY</i>  Greater Eric Comm Action Comm 18 West 9<sup>th</sup> Street Eric, PA 16501 814-459-4581 FAX 814-456-0161  <b>John F Kennedy Center, Inc.</b> 2021 East 20<sup>th</sup> 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</p>	<p><b>The trehab Center of Northeastern PA</b>  185 Elmira Street. PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799  17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783  Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144</p>	<p><i>WYOMING COUNTY</i>  Comm Econ Opport of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 570-826-0510 or 1-800-822-0359 FAX 570-829-1665  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 Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p>
<p><i>WASHINGTON COUNTY</i>  Action Housing Inc. 425 6<sup>th</sup> Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512  CCCS of Western Pennsylvania, INC. 1 North Gate Square Greensburg, PA 15601</p>	<p>7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889  931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p>	<p><b>The trehab Center of Northeastern PA</b>  185 Elmira Street. PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799  17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783</p>

<p><b>JUNIATA COUNTY</b></p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p> <p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</p> <p><b>LACKAWANNA COUNTY</b></p> <p>31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135</p> <p><b>LANCASTER COUNTY</b></p> <p>Community Housing Counselors Incorporated PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-3178</p> <p>CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 717-846-4176</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 215-821-4011 or 1-800-220-2733 717 &amp; 814 Only FAX 215-821-8932</p> <p>Tabor Community Services, Inc. 439 E King Street Lancaster, PA 17602 717-397-5182 or 1-800-788-5062 FAX 717-399-4127</p> <p><b>LAWRENCE COUNTY</b></p> <p>CCCS of Western Pennsylvania</p> <p>1<sup>st</sup> Federal Plaza Suite 406 North Mill Street New Castle, PA 16101 724-652-8074</p> <p>Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 724-981-5310</p> <p>312 Chestnut Street, Suite 227 Meadville, PA 16335 814-333-8570</p> <p>Housing Opportunities of Beaver County 650 Corporate St. Suite 207 Beaver, PA 15009</p>	<p>724-728-7202 FAX 412-728-7202</p> <p><b>LABANON COUNTY</b></p> <p>Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429</p> <p>Tabor Community Services, Inc. 439 E King Street Lancaster, PA 17602 717-6397-5182 or 1-800-788-5062 FAX 717-399-4127</p> <p><b>LEHIGH COUNTY</b></p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 717 &amp; 814 only FAX 610-821-8932</p> <p>Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429</p> <p><b>LUZERNE COUNTY</b></p> <p>31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785</p> <p>Comm. On Econ Opportunity of Luzerne County 163 Amber County Wilkes-Barre, PA 18702 570-826-0510 or 1-800-822-0359 FAX 570-829-1665 Call before faxing 717-455-4994 Hazelton FAX 717-455-5631 Call before faxing 717-836-4090 Tunkhannock</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135</p> <p>EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429</p> <p><b>LYCOMING COUNTY</b></p> <p>Lycoming-Clinton Co Comm for Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 570-326-0587 FAX 717-322-2197</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537</p>	<p>FAX 570-587-9134/9135</p> <p>31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785</p> <p><b>MCKEAN COUNTY</b></p> <p>John F Kennedy Center, Inc. 2021 East 20<sup>th</sup> Street Erie, PA 16510 814-898-0400 FAX 814-898-1243</p> <p>Northern Tier Community Action Corp P.O. Box 389 135 West 4<sup>th</sup> Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825</p> <p><b>MERCER COUNTY</b></p> <p>Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 724-981-5310</p> <p>CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812</p> <p><b>MIFFLING COUNTY</b></p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p> <p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</p> <p>CCCS of Northeastern PA 208 W Hamilton Ave. Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669</p> <p><b>MONROE COUNTY</b></p> <p>CCCS of Northeastern Pennsylvania</p> <p>31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785</p> <p>Comm. On Econ Opportunity of Luzerne Co. 163 Amber County Wilkes-Barre, PA 18702 570-826-0510 or 1-800-822-0359 FAX 570-829-1665 Call before faxing 717-455-4994 Hazelton FAX 717-455-5631 Call before faxing 717-836-4090 Tunkhannock</p>
<p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411</p>	<p>144 E Dekalb Pike King of Prussia, PA 19406</p>	<p>Philadelphia, PA 19180 215-765-1221</p>

<p>570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>9 South 7<sup>th</sup> Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981</p> <p><b>MONTGOMERY COUNTY</b></p> <p>Acom Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427</p> <p>Phila Council For Community Adv. 100 North 17<sup>th</sup> Street, Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941</p> <p>Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846</p> <p>Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753</p> <p>Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446</p> <p>CADCOM 701 Dekalb Street Norristown, PA 19401 610-277-6363 FAX 610-277-2123</p> <p>CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666</p> <p><b>Community Housing Counselors Incorporated</b> PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-8243</p> <p>CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown, PA 19401 215-563-5665</p> <p><b>American Credit Counseling Institute</b> 845 Coates Street Coatesville, PA 19320 888-212-6741</p>	<p>610-971-2210 FAX 610-265-4814</p> <p>755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344</p> <p><b>MONTOUR COUNTY</b></p> <p>31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p><b>Economic Opportunity Cabinet of Schuylkill County</b> 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429</p> <p><b>PERRY COUNTY</b></p> <p>CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589</p> <p>Urban League of Metropolitan Harrisburg 2107 N 6<sup>th</sup> Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459</p> <p>Financial Counseling Services of Franklin 31 West 3<sup>rd</sup> Street Waynesboro, PA 17268 717-762-3285</p> <p>YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948</p> <p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</p> <p>Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227</p> <p><b>PHILADELPHIA COUNTY</b></p> <p>Acom Housing Corporation 846 North Broad Street</p>	<p>FAX 215-765-1427</p> <p>CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666</p> <p><b>HACE</b> 167 Allegheny Avenue 2<sup>nd</sup> Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122</p> <p>Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446</p> <p>Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753</p> <p>CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, NJ 08002 215-563-5665</p> <p>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</p> <p>Community Development Corp. of Frankford Group Ministry. 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 9215 744-2012</p> <p>PCCA 100 North 17<sup>th</sup> Street, Suite 600 Philadelphia, PA 19103 215-978-0224 FAX 215-765-7614</p> <p><b>American Credit Counseling Institute</b> 845 Coates Street Coatesville, PA 19320 888-212-6741</p> <p>144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814</p> <p>755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344</p>
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<p><b>PIKE COUNTY</b></p> <p>31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>9 South 7<sup>th</sup> Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981</p> <p><b>POTER COUNTY</b></p> <p>Northern Tier Community Action Corporation 135 West 4<sup>th</sup> Street Emporium, PA 15834 814-486-1161</p> <p><b>SCHUYLKILL COUNTY</b></p> <p>Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830</p> <p>Comm. On Econ Opportunity of Luzerne County 163 Amber County Wilkes-Barre, PA 18702 570-826-0510 or 1-800-822-0359 FAX 570-829-1665 Call before faxing 717-455-4994 Hazelton FAX 717-455-5631 Call before faxing 717-836-4090 Tunkhannock</p> <p>EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429</p> <p>CCCS of Lehigh Valley PO Box A Whitehall, PA 18052 610-821-4011 FAX 610-821-8932</p> <p><b>SNYDER COUNTY</b></p> <p>CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589</p> <p>Urban League of Metropolitan Harrisburg 2107 N 6<sup>th</sup> Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459</p> <p>Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104</p>	<p>717-232-9757 FAX 717-234-2227</p> <p><b>SOMERSET COUNTY</b></p> <p>Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187</p> <p>CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601</p> <p>Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX 814-539-1688</p> <p>CCCS of Western Pennsylvania, 219-A College Park Plaza Johnstown, PA 15904 814-539-6335</p> <p>Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814-445-9628 1-800-452-0148 FAX 814-443-3690</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p><b>The trehab Center of Northeastern PA</b></p> <p>185 Elmira Street. PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799</p> <p>17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783</p> <p>Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144</p> <p>7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889</p> <p>931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p> <p>103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p>	<p><b>SUSQUEHANNA COUNTY</b></p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p><b>The trehab Center of Northeastern PA</b></p> <p>185 Elmira Street. PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799</p> <p>17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783</p> <p>Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144</p> <p>7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889</p> <p>931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p> <p>103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p> <p><b>TIOGA COUNTY</b></p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p><b>The trehab Center of Northeastern PA</b></p> <p>185 Elmira Street. PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799</p> <p>17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783</p> <p>Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144</p>
<p>7 lake Avenue Box 339 Montrose, PA 18801</p>	<p>Housing Opportunities, Inc. 133 Seventh Street</p>	<p>FAX 412-391-4512</p>

<p>570-278-3338 or 1-800-982-4045 FAX 570-278-1889</p> <p>931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p> <p>103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p> <p><i>UNION COUNTY</i></p> <p><b>Lycoming-Clinton Co Comm for Comm Action (STEP)</b> 2138 Lincoln Street. PO Box 1328 Williamsport, PA 17703 570-326-0587 FAX 717-322-2197</p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-8100</p> <p><i>VENANGO COUNTY</i></p> <p>Greater Eric Comm Action Comm 18 West 9<sup>th</sup> Street Eric, PA 16501 814-459-4581 FAX 814-456-0161</p> <p>John F Kennedy Center, Inc. 2021 East 20<sup>th</sup> Street Erie, PA 16510 814-898-0400 FAX 814-898-1243</p> <p>CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812</p> <p><i>WASHINGTON COUNTY</i></p> <p>Action Housing Inc. 425 6<sup>th</sup> Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512</p> <p>CCCS of Western Pennsylvania, INC. 1 North Gate Square Greensburg, PA 15601 704-838-1290</p> <p>Credit Counselors of PA 401 Wood St. Suite 906 Pittsburgh, PA 15222 412-338-9963 FAX 412-338-9963</p> <p>Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893</p>	<p>McKeesport, PA 15132 412-664-1590 FAX 412-664-0873</p> <p>CCCS of Western Pennsylvania, Inc. 53 N College Street Washington, PA 15301 724-222-8292</p> <p>Mon-Valley Unemployed Committee 120 E 9<sup>th</sup> Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9962</p> <p><i>WAYNE COUNTY</i></p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p>9 South 7<sup>th</sup> Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981</p> <p><b>The trehab Center of Northeastern PA</b></p> <p>185 Elmira Street. PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799</p> <p>17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783</p> <p>Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144</p> <p>7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889</p> <p>931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p> <p>103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p> <p><i>WESTMORELAND COUNTY</i></p> <p>Action Housing Inc. 425 6<sup>th</sup> Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102</p>	<p>Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873</p> <p>Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893</p> <p>CCCS of Western Pennsylvania, Inc. 199 Edison Street Uniontown, PA 15401 724-439-8939</p> <p>Indiana County Community Action Program 827 Water Street. Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118</p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688</p> <p><i>WYOMING COUNTY</i></p> <p>Comm Econ Opport of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 570-826-0510 or 1-800-822-0359 FAX 570-829-1665</p> <p><b>CCCS of Northeastern Pennsylvania</b></p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p><b>The trehab Center of Northeastern PA</b></p> <p>185 Elmira Street. PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799</p> <p>17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783</p> <p>Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144</p> <p>7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889</p>
<p>931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p>		

# Champion MORTGAGE

<p>704-838-1290</p> <p>Credit Counselors of PA 401 Wood St. Suite 906 Pittsburgh, PA 15222 412-338-9963 FAX 412-338-9963</p> <p>Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893</p>	<p>103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p> <p><i>WESTMORELAND COUNTY</i></p> <p>Action Housing Inc. 425 6<sup>th</sup> Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102</p>	<p>Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144</p> <p>7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889</p>
<p>931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p> <p>103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p> <p><i>YORK COUNTY</i></p> <p>American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294</p> <p>Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326</p> <p>Housing Council of York 116 North George Street York, PA 17401 717-854-1541 FAX 717-845-7934</p> <p>CCCS of Western Pennsylvania 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757</p> <p>CCCS of Western Pennsylvania 912 South George Street York, PA 17403 717-846-4176</p>		

**FILED** 2cc SHF  
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JUL 07 2004  
Atty pd. 85.00  
William A. Shaw  
Prothonotary/Clerk of Courts



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

KEY BANK, USA

VS.

KIZER, RONALD L. SR. & ROSE M.

COMPLAINT IN MORTGAGE FORECLOSURE

Sheriff Docket #

15932

04-1029-CD

**SHERIFF RETURNS**

NOW JULY 8, 2004 AT 2:08 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON ROSE M. KIZER, DEFENDANT AT RESIDENCE, RD#3 BOX 214, PHILPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ROSE M. KIZER A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.  
SERVED BY: DAVIS/MORGILLO

NOW JULY 8, 2004 AT 2:08 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON RONALD L. KIZER SR., DEFENDANT AT RESIDENCE, RD#3 BOX 214, PHILPSBURG, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ROSE KIZER, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HER THE CONTENTS THEREOF.  
SERVED BY: DAVIS/MORGILLO

**Return Costs**

Cost	Description
36.00	SHERIFF HAWKINS PAID BY: ATTY CK# 21100
20.00	SURCHARGE PAID BY: ATTY CK# 21101

Sworn to Before Me This

14 Day Of July 2004

William A. Shaw  
WILLIAM A. SHAW

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

So Answers,

Chester A. Hawkins  
Chester A. Hawkins

Sheriff

**FILED**

01/300pm  
JUL 14 2004

William A. Shaw  
Prothonotary