

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

04-1029-CD
KEY BANK -VS- RONALD L KIZER, ETAL

04-1029 CD
Gregory Jaworski
Blk
Ronald & Roger &
Rose M "

Ronald & Rose Kuzen
P.O.# 3 Box 214
Philadelphia, PA 16866

LAW OFFICES OF GREGORY JAVARDIAN
BY: GREGORY JAVARDIAN
ID# 55669
1310 INDUSTRIAL BOULEVARD
1ST 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.

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

NO. 04-1029-C

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
1ST FLOOR, SUITE 101
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(215) 942-9690

Attorney for Plaintiff

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2 GATEHALL DRIVE
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COURT OF COMMON PLEAS
CLEARFIELD COUNTY

VS.

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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

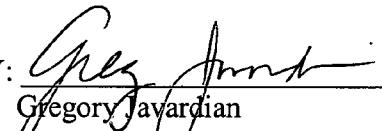
BY: 
Gregory Javardian
Attorney ID No. 55669
Attorney for Plaintiff

Exhibit 'A'

KAREN L. STACK
REGISTER AND RECORDER
CLEARFIELD COUNTY
Pennsylvania

Aug 16, 2000
200011893
RECORDED ON
10:55:40 AM
RECORDING FEES - \$17.00
RECORDER \$1.00
COUNTY IMPROVEMENT FUND
FUND RECORDER \$1.00
IMPROVEMENT FUND \$1.00
STATE MWT TAX \$0.50
TOTAL \$18.50

Pennwest

WHEN RECORDED MAIL TO:

RENNWEST 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]

Pennsylvania 16866
[Zip Code]

PHILIPSBURG
[City]

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

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

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

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

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, 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

RECORDING FEES - \$17.00
RECORDED ON AUG 16, 2000
10:55:40 AM
INSTRUMENT NUMBER 2000-011893
RECORDED ON AUG 16, 2000
10:55:40 AM

WHEN RECORDED MAIL TO:

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

Loan No 00080005

[Space Above This Line For Recording Data]

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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.

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which has the address of RD #3 BOX 214
[Street]

PHILIPSBURG
[City]

Pennsylvania 16866
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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 limit 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. Reinstate 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

(Seal)
-Borrower

(Seal)
-Borrower

Amy M. Kilmer
Witness: Amy M. Kilmer

Amy M. Kilmer
Witness: Amy M. Kilmer

COMMONWEALTH OF PENNSYLVANIA,

BLAIR

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

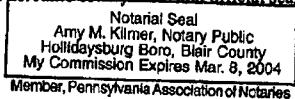
County ss:

proven) to be the person whose name subscribed to the within instrument and
acknowledged that They executed the same for the purpose herein contained.

known to me (or, satisfactorily

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

My Commission expires:



Title of Officer

Amy M. Kilmer

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

8-11-2000
Date

Amy M. Kilmer
Agent of Lender

CERTIFICATE OF RESIDENCE

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. STARR
REGISTER AND RECORDER
CLEARFIELD COUNTY
Pennsylvania

INSTRUMENT NUMBER
200011894

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

RECORDING FEES -	\$13.00
RECORDER FUND	\$1.00
RECORDER IMPROVEMENT FUND	\$1.00
STATE WRT TAX	\$0.50
TOTAL	\$15.50

Servicing Number: 2709988KF

[Space Above This Line For Recording Date]

WHEN RECORDED MAIL TO:

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

Loan Number: 00080005

Pennwest

Servicing Number: 2709988KF

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

Name: David T. Bassett

Title: President

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.

WITNESS my hand and official seal.

Signature

Christine Blalock

CHRISTINE BLALOCK

Name (typed or printed)
Notary Public on for said State
Notarial Seal
Christine Blalock, Notary Public
Hooversville Boro, Somerset County
My Commission Expires June 2, 2003
Member, Pennsylvania Association of Notaries

(This area for Corporate Seal)

(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, WELING 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, HOOVERSVILLE, 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)

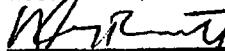
(Seal)

(Seal)

PAY TO THE ORDER OF

KEY BANK USA NA

WITHOUT RE COURSE
PENN/WEST HOME EQUITY SERVICES, CORP.
141 CHURCH STREET
HOOVERSVILLE, PA 15936


DAVID T. BASSETT
PRESIDENT

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

(Borrower) to

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 _____

2709601 KF

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

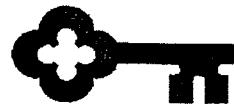
Key Bank USA, N.A.

Without Recourse

Company Name: Crystal Mortgage Corp.

By: 
James A. Viotto, President

Exhibit 'D'



3/10/2004

Key Home Equity Services
2 Gatehall Drive
Parsippany, NJ 07054

800-490-8558

RONALD 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 Notificacion en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificacion obtenga una traduccion inmediatamente llamando esta agencia (Pennsylvania Housing Finance Agency) sin cargos al numero mencionado arriba. Puedes ser elegible para un prestamo por el programa llamado "Homeowners' Emergency Mortgage Assistance Program" al cual puede salvar su casa de la perdida 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 borrower 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**

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 3rd Street
Waynesboro, PA 17268
717-762-3285

ALLEGHENY COUNTY

Action Housing, Inc.
425 6th 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 9th Avenue
Homestead, PA 15120
412-462-9562
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 6th Avenue Suite 950
Pittsburgh, PA 15219
412-391-1956
FAX 412-391-4512

Mon Valley Unemployed Committee
120 E 9th 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
510-821-4011 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

Acorn Housing Corporation
846 North Broad Street

BUTLER COUNTY

Action Housing Inc.
425 6th Avenue Suite 950

814-643-2343 Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 or 814-539-1688 CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747 <i>BRADFORD COUNTY</i> 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 208 W. Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669 31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785 9 South 7 th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981 <i>The Trehab Center of Northeastern PA</i> 10 Public Avenue Montrose, PA 18801 570-278-3338 or 800-982-4045 FAX 570-278-1889 33 Walnut Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783 185 Elmira Street P.O. Box 218 Troy, PA 16947 570-297-2101 103 Warren Street P.O. Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332 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	Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427 HACE 167 Allegheny Avenue 2 nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122 Community Development Corp. of Frankford 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012 Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753 CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666 Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446 Bucks County Housing Group Inc. 140 East Richardson Avenue Langhorne, PA 19047 215-750-4310 FAX 215-750-4318 CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose, PA 19047 215-563-5665 CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 FAX 610-821-3932 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	Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512 Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 412-664-1906 FAX 412-664-0873 CCCS of Western PA 1138 N Main St. Extension Butler, PA 16001 724-282-7812 Mon-Valley Unemployed Committee 120 E. 9 th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964 Housing Opportunities Inc. 650 Corporate St. Suite 207 McKeesport, PA 15132 412-664-1590 FAX 412-664-0873 <i>CAMBRIA COUNTY</i> Bedford-Fulton Housing Services RD# 1 Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187 Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118 CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747 Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688 Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690 CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
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CAMERON COUNTY		
Northern Tier Community Action Corp. P.O. Box 389 135 West 4 th Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825	Williamsport, PA 17703 570-326-0587 FAX 717-322-2197	Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941
CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830
CARBON COUNTY	CHESTER COUNTY	CCCS of Delaware Valley
EOC of Schuylkill County 225 N Centre Street Pottsville, PA 17901 570-622-1995 FAX 717-622-0429	Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	Marshall Building 790 E Market St. Suite 215 West Chester, PA 19382 215-563-5665
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	Community Development Corp. of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741
CCCS of Northeastern Pennsylvania	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	Media Fellowship House 302 S. Jackson Street Media, PA 19063 610-565-0846	755 York Rd. Suite 103 Warrington, PA 18974 215-444-9429 Fax 215-956-6344
Commission on Economics Opportunity of Luzerne County	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243	CLARION 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	Northwest Counseling Services 5001 N Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 412-282-7812
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	CCCS Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-563-7020	CLEARFIELD COUNTY
208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	Tabor Community Services Inc. 439 E King Street Lancaster, PA 17602 717-397-5182 or 1-800-788-5062 (H.O. only) FAX 717-399-4127	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
9 South 7 th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	America Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 610-874-1484	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
CENTRE COUNTY	HACE 167 Allegheny Avenue 2 nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669
Lycoming-Clinton Co Comm for Community Action (STEP) 2138 Lincoln Street P.O. Box 1328	Phila Council For Community Adv. 100 North 17 th Street Suite 600	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
CLINTON COUNTY	Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325	ACCI 175 Stratford Avenue, Suite 1 Wayne, PA 19087
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	717-334-1518 FAX 717-334-8326	610-971-2210 FAX 610-687-7860
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 Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757	Northwest Counseling Services 5001 N Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753
COLUMBIA COUNTY	YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-731-9589	HACE 167 Allegheny Avenue 2 nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122
CCCS of Northeastern Pennsylvania	Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243
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	Financial Counseling Services of Franklin 31 West 3 rd Street Waynesboro, PA 17268 717-762-3285	CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 215-563-5665
DAUPHIN COUNTY	DAUPHIN COUNTY	Community Development Corp. of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Urban League of Metropolitan Harrisburg N 6 th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	PCCA 100 North 17 th 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
CRAWFORD COUNTY	Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227	ACCI 144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210
Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 412-981-5310	DELAWARE COUNTY	ELK COUNTY
Greater Erie Community Action Committee 18 West 9 th Street Erie, PA 16501 814-459-4581 FAX 814-456-0161	Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	John F Kennedy Center, Inc. 2021 East 20 th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243
John F Kennedy Center Inc. 2021 East 20 th Street Erie, PA 16510 814-893-0400 FAX 814-898-1243	CCCS Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666	Northern Tier Community Action Corp P.O. Box 389 135 West 4 th Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825
CUMBERLAND COUNTY	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	ERIC COUNTY
Urban League of Metropolitan Harrisburg N 6 th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	America Red Cross of Chester 1729 Edgemont Avenue 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 th 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 th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964
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<p>John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243</p>	<p>YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948</p>	<p>CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290</p>
<p>FAYETTE COUNTY</p>	<p>American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, PA 17331 717-637-3768 FAX 717-637-3294</p>	<p>HUNTINGDON COUNTY</p> <p>Bedford-Fulton Housing Services RD. # 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187</p>
<p>Action Housing, Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 16210 412-391-1956 or 412-281-2102 FAX 412-391-4512</p>	<p>Urban League of Metropolitan Hgb. 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459</p>	<p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p>
<p>Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 412-462-9962</p>	<p>CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589</p>	<p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</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>Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326</p>	<p>INDIANA COUNTY</p> <p>CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290</p>
<p>Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893</p>	<p>FULTON COUNTY</p> <p>Bedford-Fulton Housing Services RD. # 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187</p>	<p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688</p>
<p>Fayette Co. Community Action Agency, Inc. 140 North Beeson Avenue Uniontown, PA 15401 724-437-4418</p>	<p>CCCS of Western Pennsylvania Inc. 912 South George Street York, PA 17403 717-846-4176</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 PA 199 Edison Street Uniontown, PA 15401 724-439-8939</p>	<p>Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 717-762-3285</p>	<p>CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335</p>
<p>CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290</p>	<p>FOREST COUNTY</p> <p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</p>	<p>JEFFERSON COUNTY</p> <p>John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243</p>
<p>Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street P.O. Box 547 Warren, PA 16365 814-726-2400 FAX 814-723-0510</p>	<p>GREENE COUNTY</p> <p>Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512</p>	<p>CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812</p>
<p>FRANKLIN COUNTY</p> <p>Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 717-762-3285</p>	<p>Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893 FAX 412-627-7713</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 Western Pennsylvania, Inc. 912 South George Street York, PA 17403 717-846-4176</p>		



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.



Key Home Equity Services
2 Gatehall Drive
Parsippany, NJ 07054

3/10/2004

800-490-8558

ROSE KIZER
RR 3 BOX 214
PHILIPSBURG, 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 adjunta 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 Linglestown 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 borrower 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**



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 3rd Street
Waynesboro, PA 17268
717-762-3285

ALLEGHENY COUNTY

Action Housing, Inc.
425 6th 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 9th Avenue
Homestead, PA 15120
412-462-9962

ARMSTRONG COUNTY

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

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

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 6th Avenue Suite 950
Pittsburgh, PA 15219
412-391-1956
FAX 412-391-4512

Mon Valley Unemployed Committee
120 E 9th 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 814-643-2343	BUCKS COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	BUTLER COUNTY Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512
Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 or 814-539-1688	HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 412-664-1906 FAX 412-664-0873
CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	Community Development Corp. of Frankford 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	CCCS of Western PA 1138 N Main St. Extension Butler, PA 16001 724-282-7812
BRADFORD COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964
208 W. Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666	Housing Opportunities Inc. 650 Corporate St. Suite 207 McKeesport, PA 15132 412-664-1590 FAX 412-664-0873
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	CAMBRIA COUNTY Bedford-Fulton Housing Services RD# 1 Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187
9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	Bucks County Housing Group Inc. 140 East Richardson Avenue Langhorne, PA 19047 215-750-4310 FAX 215-750-4318	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
<i>The Trehab Center of Northeastern PA</i> 10 Public Avenue Montrose, PA 18801 570-278-3338 or 800-982-4045 FAX 570-278-1889	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose, PA 19047 215-563-5665	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
33 Walnut Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 FAX 610-821-3932	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
185 Elmira Street P.O. Box 218 Troy, PA 16947 570-297-2101	American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690
103 Warren Street P.O. Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	144 E Dekalb Pike King of Prussia, PA 19406	



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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CAMERON COUNTY		
Northern Tier Community Action Corp. P.O. Box 389 135 West 4 th Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825	Williamsport, PA 17703 570-326-0587 FAX 717-322-2197	Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941
CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830
CARBON COUNTY	CHESTER COUNTY	CCCS of Delaware Valley
EOC of Schuylkill County 225 N Centre Street Pottsville, PA 17901 570-622-1995 FAX 717-622-0429	Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	Marshall Building 790 E Market St. Suite 215 West Chester, PA 19382 215-563-5665
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	Community Development Corp. of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741
CCCS of Northeastern Pennsylvania	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	Media Fellowship House 302 S. Jackson Street Media, PA 19063 610-565-0846	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-955-6344
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	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243	CLARION COUNTY CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 412-282-7812
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Northwest Counseling Services 5001 N Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753	CLEARFIELD COUNTY Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	CCCS Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-563-7020	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
9 South 7 th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	Tabor Community Services Inc. 439 E King Street Lancaster, PA 17602 717-397-5182 or 1-800-788-5062 (H.O. only) FAX 717-399-4127	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
CENTRE COUNTY	America Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 610-874-1484	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 Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602	HACE 167 Allegheny Avenue 2 nd Floor Philadelphia, PA 19140	CCCS of Western PA 219-A College Park Plaza



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



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	Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326	ACCI 175 Straiford Avenue, Suite 1 Wayne, PA 19087 610-971-2210 FAX 610-687-7860
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 Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757	Northwest Counseling Services 5001 N Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753
COLUMBIA COUNTY	YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-731-9589	HACE 167 Allegheny Avenue 2 nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122
CCCS of Northeastern Pennsylvania	Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243
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	Financial Counseling Services of Franklin 31 West 3 rd Street Waynesboro, PA 17268 717-762-3285	CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 215-563-5665
DAUPHIN COUNTY	CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757	Community Development Corp. of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Urban League of Metropolitan Harrisburg N 6 th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	PCCA 100 North 17 th 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
CRAWFORD COUNTY	Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227	ACCI 144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210
Booker T Washington Center 1720 Holland Street Erie, PA 16503 814-453-5744	DELAWARE COUNTY	ELK COUNTY
Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 412-981-5310	Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	John F Kennedy Center, Inc. 2021 East 20 th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243
Greater Erie Community Action Committee 18 West 9 th Street Erie, PA 16501 814-459-4581 FAX 814-456-0161	CCCS Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666	Northern Tier Community Action Corp P.O. Box 389 135 West 4 th Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825
John F Kennedy Center Inc. 2021 East 20 th Street Erie, PA 16510 814-893-0400 FAX 814-898-1243	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	ERICK COUNTY
CUMBERLAND COUNTY	Urban League of Metropolitan Harrisburg N 6 th Street	America Red Cross of Chester 1729 Edgemont Avenue



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 th Street Eric, 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 th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964
John F Kennedy Center, Inc. 2021 East 20 th 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> Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187
Action Housing, Inc. 425 6 th 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 th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
Mon-Valley Unemployed Committee 120 E. 9 th Avenue Homestead, PA 15120 412-462-9962	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
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	<i>INDIANA COUNTY</i> CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290
Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893	<i>FULTON COUNTY</i> Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
Fayette Co. Community Action Agency, Inc. 140 North Beeson Avenue Uniontown, PA 15401 724-437-4418	CCCS of Western Pennsylvania Inc. 912 South George Street York, PA 17403 717-846-4176	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
CCCS of Western PA 199 Edison Street Unlontown, PA 15401 724-439-8939	Financial Counseling Services of Franklin 31 West 3 rd Street Waynesboro, PA 17268 717-762-3285	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290	<i>FOREST COUNTY</i> Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	<i>JEFFERSON COUNTY</i> John F Kennedy Center, Inc. 2021 East 20 th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243
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> Action Housing Inc. 425 6 th Avenue Suite 950	CCCS of Western Pennsylvania, Inc.
<i>FRANKLIN COUNTY</i>		



Financial Services Unlimited 31 West 3 rd Street Waynesboro, PA 17268 717-762-3285	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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JUNIATA COUNTY CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	724-728-7202 FAX 412-728-7202	FAX 570-587-9134/9135
LABONAN COUNTY Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429		31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785
LACKAWANNA COUNTY Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343		MCKEAN COUNTY John F Kennedy Center, Inc. 2021 East 20 th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243
31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785	Tabor Community Services, Inc. 439 E King Street Lancaster, PA 17602 717-6397-5182 or 1-800-788-5062 FAX 717-399-4127	Northern Tier Community Action Corp P.O. Box 389 135 West 4 th Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135	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	MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 724-981-5310
LANCASTER COUNTY Community Housing Counselors Incorporated PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-3178	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812
CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 717-846-4176	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	MIFFLING COUNTY CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
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	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 Hazleton FAX 717-455-5631 Call before faxing 717-836-4090 Tunkhannock	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
Tabor Community Services, Inc. 439 E King Street Lancaster, PA 17602 717-397-5182 or 1-800-788-5062 FAX 717-399-4127	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135	CCCS of Northeastern PA 208 W Hamilton Ave. Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669
LAWRENCE COUNTY CCCS of Western Pennsylvania 1 st Federal Plaza Suite 406 North Mill Street New Castle, PA 16101 724-652-8074	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429	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
Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 724-981-5310	LYCOMING COUNTY Lycoming-Clinton Co Comm for Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703	Comm. On Econ Opportunity of Luzerne Co. 163 Amber County Wilkes-Barre, PA 18702
312 Chestnut Street, Suite 227 Meadville, PA 16335		



814-333-8570 Housing Opportunities of Beaver County 650 Corporate St. Suite 207 Beaver, PA 15009	570-326-0587 FAX 717-322-2197 1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 800-955-9537	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 Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135 9 South 7 th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981 <i>MONTGOMERY COUNTY</i>	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 <i>MONTOUR COUNTY</i>	Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427 CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666 <i>HACE</i> 167 Allegheny Avenue 2 nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122 <i>Germantown Settlement</i> 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446 <i>Northwest Counseling Service</i> 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753 <i>PERRY COUNTY</i>
Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427 Phila Council For Community Adv. 100 North 17 th Street, Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941 Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846 Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753 Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446 CADCOM 701 Dekalb Street Norristown, PA 19401 610-277-6363 FAX 610-277-2123 CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666 <i>Community Housing Counselors Incorporated</i> PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-8243 CCCS of Delaware Valley	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 Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135 Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429 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 th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459 Financial Counseling Services of Franklin 31 West 3 rd Street Waynesboro, PA 17268 717-762-3285 YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948 Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343 Community Action Commission of the Capital	167 Allegheny Avenue 2 nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122 CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, NJ 08002 215-563-5665 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 Community Development Corp. of Frankford Group Ministry. 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 9215 744-2012 PCCA 100 North 17 th Street, Suite 600 Philadelphia, PA 19103 215-978-0224 FAX 215-765-7614 <i>American Credit Counseling Institute</i> 845 Coates Street Coatesville, PA 19320 888-212-6741



Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown, PA 19401 215-563-5665	Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227 <i>PHILADELPHIA COUNTY</i> Acorn Housing Corporation 846 North Broad Street	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814 755 York Rd. Suite 103 Warrminster, PA 18974 215-444-9429 Fax 215-956-6344
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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	717-232-9757 FAX 717-234-2227	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
		SOMERSET COUNTY		31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785
		Bedford-Fulton Housing Services RD. # 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187		The trehab Center of Northeastern PA
		CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601		185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799
		Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX 814-539-1688		17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783
		CCCS of Western Pennsylvania, 219-A College Park Plaza Johnstown, PA 15904 814-539-6335		Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144
		Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814-445-9628 1-800-452-0148 FAX 814-443-3690		7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889
		1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135		931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817
		31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785		103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332
		The trehab Center of Northeastern PA		TIoga COUNTY
		185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799		1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
		17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783		31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785
		Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144		The trehab Center of Northeastern PA
		7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889		185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799
		931 Main Street Honesdale, PA 18431 570-253-8941		17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783
SYDNEY 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 th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459			



Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104	FAX 570-253-4817 103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	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	Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873	FAX 412-391-4512
931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	CCCS or Western Pennsylvania, Inc. 53 N College Street Washington, PA 15301 724-222-8292	Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873
103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	Mon-Valley Unemployed Committee 120 E 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9962	Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893
UNION COUNTY	WAYNE COUNTY	CCCS of Western Pennsylvania, Inc. 199 Edison Street Uniontown, PA 15401 724-439-8939
Lycoming-Clinton Co Comm for Comm Action (STEP) 2138 Lincoln Street, PO Box 1328 Williamsport, PA 17703 570-326-0587 FAX 717-322-2197	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-8100	31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
VENANGO COUNTY	9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	WYOMING COUNTY
Greater Erie Comm Action Comm 18 West 9th Street Erie, PA 16501 814-459-4581 FAX 814-456-0161	The trehab Center of Northeastern PA 185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799	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
John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243	17 Crafton Street Wellsville, PA 16901 570-724-5252 FAX 570-724-5783	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812	Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144	31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785
WASHINGTON COUNTY	7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	The trehab Center of Northeastern PA 185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799
Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512	931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	17 Crafton Street Wellsville, PA 16901 570-724-5252 FAX 570-724-5783
CCCS of Western Pennsylvania, INC. 1 North Gate Square Greensburg, PA 15601		

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 st 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 814-333-8570 Housing Opportunities of Beaver County 650 Corporate St. Suite 207 Beaver, PA 15009	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 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 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 Hazleton FAX 717-455-5631 Call before faxing 717-836-4090 Tunkhannock LYCOMING 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 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	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 th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243 NORTHERN TIER COMMUNITY ACTION CORP P.O. Box 389 135 West 4 th 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 570-826-0510 or 1-800-822-0359 FAX 570-829-1665 Call before faxing 717-455-4994 Hazleton FAX 717-455-5631 Call before faxing 717-836-4090 Tunkhannock
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1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411	144 E Dekalb Pike King of Prussia, PA 19406	Philadelphia, PA 19180 215-765-1221
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570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	610-971-2210 FAX 610-265-4814	FAX 215-765-1427
9 South 7 th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666
MONTGOMERY COUNTY	MONTOUR COUNTY	HACE
Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427	31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785	167 Allegheny Avenue 2 nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122
Phila Council For Community Adv. 100 North 17 th Street, Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	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	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753	PERRY COUNTY	CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, NJ 08002 215-563-5665
Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	Housing Association Of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 215-545-6010 FAX 215-790-9132
CADCOM 701 Dekaib Street Norristown, PA 19401 610-277-6363 FAX 610-277-2123	Urban League of Metropolitan Harrisburg 2107 N 6 th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846
CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666	Financial Counseling Services of Franklin 31 West 3 rd Street Waynesboro, PA 17268 717-762-3285	Community Development Corp. of Frankford Group Ministry. 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 9215 744-2012
Community Housing Counselors Incorporated	YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948	PCCA 100 North 17 th Street, Suite 600 Philadelphia, PA 19103 215-978-0224 FAX 215-765-7614
PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-8243	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741
CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown, PA 19401 215-563-5665	Community Action Commission of the Capital Region 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
American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	PHILADELPHIA COUNTY Acorn Housing Corporation 846 North Broad Street	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344

PIKE COUNTY		SUSQUEHANNA 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	717-232-9757 FAX 717-234-2227	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	SOMERSET COUNTY Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785
9 South 7 th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601	The trehab Center of Northeastern PA
POTER COUNTY	Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX 814-539-1688	185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799
Northern Tier Community Action Corporation 135 West 4 th Street Emporium, PA 15834 814-486-1161	CCCS of Western Pennsylvania, 219-A College Park Plaza Johnstown, PA 15904 814-539-6335	17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783
SCHUULKILL COUNTY	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814-445-9628 1-800-452-0148 FAX 814-443-3690	Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144
Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889
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	31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817
EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429	The trehab Center of Northeastern PA	103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332
CCCS of Lehigh Valley PO Box A Whitehall, PA 18052 610-821-4011 FAX 610-821-8932	185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799	TIOGA COUNTY
SNYDER COUNTY	17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144	31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785
Urban League of Metropolitan Harrisburg 2107 N 6 th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	The trehab Center of Northeastern PA
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104	931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799
7 lake Avenue Box 339 Montrose, PA 18801	103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	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	Housing Opportunities, Inc. 133 Seventh Street	FAX 412-391-4512
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<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>Lycoming-Clinton Co Comm for Comm Action (STEP) 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 Erie Comm Action Comm 18 West 9th Street Erie, PA 16501 814-459-4581 FAX 814-456-0161</p> <p>John F Kennedy Center, Inc. 2021 East 20th 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 6th 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 or Western Pennsylvania, Inc. 53 N College Street Washington, PA 15301 724-222-8292</p> <p>Mon-Valley Unemployed Committee 120 E 9th 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 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981</p> <p>The trehab Center of Northeastern PA</p> <p>185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799</p> <p>17 Crafton Street Wellsville, 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>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>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>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p>The trehab Center of Northeastern PA</p> <p>185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799</p> <p>17 Crafton Street Wellsville, 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>
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931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817		
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Champion MORTGAGE

704-838-1290 Credit Counselors of PA 401 Wood St. Suite 906 Pittsburgh, PA 15222 412-338-9963 FAX 412-338-9963	103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332 <i>WESTMORELAND COUNTY</i> Action Housing Inc. 425 6 th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102	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
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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 <i>YORK COUNTY</i> 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 Linglestown Road Harrisburg, PA 17102 717-541-1757 CCCS of Western Pennsylvania 912 South George Street York, PA 17403 717-846-4176		
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FILED
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JUL 6 2004
Atty pd. 85.00
W.D. 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, PHILIPSBURG, 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
By Maelyn Hawn
Chester A. Hawkins
Sheriff

FILED

0/3:00pm
JUL 14 2004

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William A. Shaw
Prothonotary