

05-737-CD  
Wells Fargo Bank, etal vs. D Kanouff, etal

Wells Fargo et al v Donald Kanouff et al  
2005-737-CD

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #03315

FILED 2005 May 19 13:37  
m/3:37/1 Atty pd  
\$85.00

William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank. N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee :  
f/k/a Norwest Bank Minnesota, N.A., as Trustee :  
for Delta Funding Home Equity Loan Trust 1999-2, :  
by its attorney in fact, :  
Ocwen Federal Bank FSB :  
1675 Palm Beach Lakes Blvd. :  
West Palm Beach, FL 33401 :

VS.

NO. 05-737-CD

DONALD E. KANOUFF AND  
RENEE D. KANOUFF  
815 Grace Street  
Houtzdale, PA 16651

CIVIL ACTION - MORTGAGE FORECLOSURE

**This is an attempt to collect  
a debt and any information obtained  
will be used for that purpose.**

NOTICE

You have been sued in Court. If you wish to defend the claims set forth in the following pages, you must take action within twenty (20) days after this Civil Action 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 Civil Action or for any other claim or relief requested by the plaintiff. You may lose money or property of other rights important to you.

YOU SHOULD TAKE THIS PAPER TO A 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. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

PENNSYLVANIA LAWYER REFERRAL SERVICE  
PENNSYLVANIA BAR ASSOCIATION  
P.O. BOX 186  
HARRISBURG, PA 17108  
(800)692-7375

## NOTICE

PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, 15 U.S.C. §1692 ET SEQ., YOU MAY DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF. IF YOU DO SO IN WRITING WITHIN THIRTY (30) DAYS OF RECEIPT OF THIS PLEADING, COUNSEL FOR PLAINTIFF WILL OBTAIN AND PROVIDE YOU WITH WRITTEN VERIFICATION OF THE DEBT, AS WELL AS THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR. OTHERWISE, THE DEBT WILL BE ASSUMED TO BE VALID. IF YOU DO NOT DISPUTE THE DEBT, IT IS NOT AN ADMISSION OF LIABILITY BY YOU.

IF YOU NOTIFY US IN WRITING WITHIN THE THIRTY (30) DAY PERIOD, WE WILL CEASE COLLECTION OF THIS DEBT, OR ANY DISPUTED PORTION OF IT, UNTIL WE HAVE OBTAINED THE REQUIRED INFORMATION AND MAILED IT TO YOU. ONCE WE HAVE MAILED YOU THE REQUIRED INFORMATION, WE WILL CONTINUE THE COLLECTION OF THIS DEBT.

THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR. THIS ACTION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND STERCHO  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #03315

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for Delta Funding Home Equity Loan Trust 1999-2,  
by its attorney in fact, :  
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1675 Palm Beach Lakes Blvd. :  
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VS.

NO.

DONALD E. KANOUFF AND  
RENEE D. KANOUFF  
815 Grace Street  
Houtzdale, PA 16651

**CIVIL ACTION - MORTGAGE FORECLOSURE**

1. Plaintiff is Wells Fargo Bank. N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1999-2, by its attorney in fact, Ocwen Federal Bank FSB, (hereinafter "Ocwen"), a federal savings bank with registered offices located at 1675 Palm Beach Lakes Blvd., West Palm Beach, FL 33401.

2. Defendants are Donald E. Kanouff and Renee D. Kanouff, adult individuals with a last-known mailing address of 815 Grace Street, Houtzdale, PA 16651.

3. Under date of April 20, 1999, defendants executed and delivered Fidelity Mortgage, Inc. a mortgage upon premises 815 Grace Street, Houtzdale, PA 16651 to secure the

payment of the sum of \$41,000.00. The said mortgage is recorded in the Office for the Recording of Deeds in and for Clearfield County in Mortgage Book No.199906379, and is incorporated herein by reference. A copy of the legal description of the premises is attached hereto and made a part hereof as Exhibit "A".

4. Said defendants are the real owners of said premises.

5. In accordance with Act 91 of 1983, as amended, a combined notice providing the information required by §403 of Act No. 6 of 1974, and Act 91, aforesaid, aforesaid, was sent to the defendants and no response was received in the appropriate period of time. A true and correct copy of the Act notice is attached hereto as Exhibit "B".

6. The said loan is in default as a result of the failure to pay the monthly installments of \$359.51 due on February 26,2003 and on the 26<sup>th</sup> day of each month thereafter.

7. The following is due on the loan:

PRINCIPAL BALANCE	\$ 40,012.17
INTEREST (accrued thru 5/12/05 of \$9,095.97. Interest after 5/12/05 shall accrue at the per diem rate of \$1088.)	9,095.97
LATE CHARGES (accrued thru 4/05 of \$431.48. Late charges after 4/05 shall accrue at the monthly rate of \$17.98.)	431.48
ESCROW ADVANCES	4,883.75
FEES	3,571.81
COSTS	300.00
ATTORNEY'S FEE	<u>2,000.00</u>
TOTAL	\$ 60,295.18

The attorney 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 Sale, reasonable attorney fees will be charged based on work actually performed.

WHEREFORE, Plaintiff, Wells Fargo Bank. N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1999-2, by its attorney in fact, Ocwen Federal Bank FSB requests this Court to enter judgment for foreclosure of the mortgaged property for the sum of \$40,012.17 plus interest thereon of \$9,095.97 plus \$10.88 per day from 5/12/05 until judgment is paid in full, late charges of \$431.48, plus late charges per month from 4/05 until judgment is paid in full, fees billed of \$3,571.81, escrow advances of \$4,883.75, costs of \$300.00, attorney's fee of \$2,000.00 and record costs.

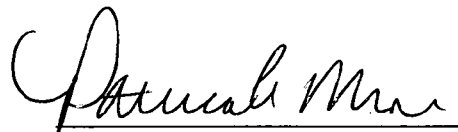
STERN AND STERCHO

BY: 

RICHARD F. STERN,  
Attorney for Plaintiff

### VERIFICATION

**PATRICIA A. MINER** is the Default Servicing Manager of OCWEN FEDERAL BANK FSB and is authorized to sign this Verification on behalf of same, and states that she verifies the foregoing Civil Action-Mortgage Foreclosure against DONALD E. KANOUFF AND RENEE D. KANOUFF and avers the statements of fact therein contained are made subject to the penalties of 18 PA C.S. Section 4904 relating to the unsworn falsification to authorities, and that same are true upon the signer's personal knowledge or information and belief.

A handwritten signature in cursive script, appearing to read 'Patricia A. Miner', written over a horizontal line.

PATRICIA A. MINER  
Default Servicing Manager

Date: MAY 13, 2005



All that certain lot or piece of ground situate in **Borough of Houtzdale, Clearfield County**, of Pennsylvania, bounded and described as follows:

Beginning at the Northwestern corner of Grace Street and Pine Alley; thence along said Grace Street Fifty (50') feet to Lot No. 262, the property now or late of John Tyler; thence along said Lot No. 262 One hundred fifty (150') feet to Moose Alley; thence along Moose alley fifty (50') feet to Pine Alley; thence along said Pine alley One Hundred Fifty (150') feet to Grace Street and the place of beginning. Being Lot No. 261.

10-M14-399-18.

**BEING** the same premises which Ronald E. Archer and Susan L. Archer, his wife, by Deed dated November 17, 1989, and recorded November 17, 1989, in Book 1314, Page 320, granted and conveyed unto Donald E. Kanouff and Renee D. Kanuff, in fee.





7104 5400 2100 0893 2578

September 08, 2003

\*0002513137\*

Donald E. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

## 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.

### IMPORTANT INFORMATION CONCERNING YOUR RIGHTS IS CONTAINED ON PAGE FOUR

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).

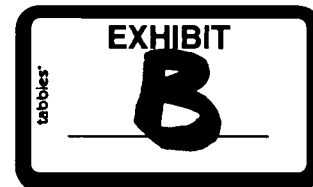
This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help explain it. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

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

HOMEOWNER'S  
PROPERTY

LOAN ACCOUNT  
CURRENT

Donald E. Kanouff  
815 Grace Street  
Houtzdale, PA 16651-0000  
89743611  
Ocwen Federal Bank FSB



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, the lender 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 815 Grace Street Houtzdale, PA 16651-0000 IS SERIOUSLY IN DEFAULT because:

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

(a) Monthly payments from 02/26/2003:	\$3,213.65
(b) Late charge(s) :	\$395.52
(c) Other charge(s): NSF & Advances	\$987.97
(d) Less: Credit Balance	\$0.00
(e) Total amount required as of 09/05/2003:	\$4,597.14

**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 \$4,597.14, 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 cash, cashier's check, certified check, or money order made payable to Ocwen Federal Bank FSB at PO BOX 514577, LOS ANGELES, CA 90051-4577.

**IF YOU DO NOT CURE THE DEFAULT** - If you do not cure the default within THIRTY (30) days of this letter date, the lender 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, Ocwen Federal Bank FSB 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:	Ocwen Federal Bank FSB
Address:	12650 Ingenuity Drive, Orlando, FL 32826
Telephone Number:	(800) 746-2936

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

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

#### **YOU MAY ALSO HAVE THE RIGHT**

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

**Ocwen Federal Bank FSB is attempting to collect a debt, and any information obtained will be used for that purpose.**

**Federal law gives you thirty days after you receive this letter to dispute the validity of this debt or any part of it. If you notify us in writing at the below address within the thirty day period that the debt, or any portion thereof, is disputed, we will:**

- 1) Provide to you, upon your written request, verification of the debt or a copy of any judgment entered against you.**
- 2) Provide to you, upon your written request, the name and address of your original creditor, if the original creditor is different from the current creditor**

**Unless you dispute the debt within that THIRTY (30) day period, we will assume that it is valid.**

Sincerely,  
Ocwen Federal Bank FSB



September 08, 2003

\*0002513140\*

Renee D. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

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

#### **YOU MAY ALSO HAVE THE RIGHT**

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



**Ocwen Federal Bank FSB is attempting to collect a debt, and any information obtained will be used for that purpose.**

**Federal law gives you thirty days after you receive this letter to dispute the validity of this debt or any part of it. If you notify us in writing at the below address within the thirty day period that the debt, or any portion thereof, is disputed, we will:**

- 1) Provide to you, upon your written request, verification of the debt or a copy of any judgment entered against you.**
- 2) Provide to you, upon your written request, the name and address of your original creditor, if the original creditor is different from the current creditor**

**Unless you dispute the debt within that THIRTY (30) day period, we will assume that it is valid.**

Sincerely,  
Ocwen Federal Bank FSB

# APPENDIX C

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

(Rev. 6/99)

ADAMS COUNTY	BEAVER COUNTY (cont.)	BRADFORD COUNTY (cont.)
<p>American Red Cross-Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)637-3768 FAX (717)637-3294</p> <p>Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-3285</p> <p>CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)334-4670</p> <p>Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717)334-8326</p>	<p>Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962 (412)462-9964</p> <p>Credit Counselors of PA. 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963</p>	<p>CCCS of Northeastern Pennsylvania 9 South 7th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981</p> <p>31 W Market St Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1785</p> <p>1631 S Albion St, Suite 100 State College PA 16801 (814)238-1668 FAX (814)238-3669</p>
ALLEGHENY COUNTY	BEDFORD COUNTY	The Trehab Center of Northeastern PA
<p>Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill Road, Bldg 200 Pittsburgh PA 15220 (412)429-2842 FAX (412)429-2815</p> <p>Action Housing, Inc. 425 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 or (800)792-2801 FAX (412)391-4512</p>	<p>Weatherization Office 917 Millin Street Huntington PA 16652 (814)643-2343</p> <p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747</p> <p>Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or (800)452-0148 FAX (814)443-3690</p>	<p>10 Public Avenue Montrose PA 18801 (570)278-1338 or (800)982-4045 FAX (570)278-1889</p> <p>185 Elmira St PO Box 218 Troy PA 16947 (570)297-2101</p> <p>German Street, PO Box 389 Dushore PA 16814 (570)928-9668 FAX (570)928-8144</p> <p>33 Walnut Street Wellsboro PA 16901 (570)724-5252 FAX (570)724-5783</p> <p>203 Warren Street, PO Box 709 Tunkhannock PA 16657 (570)836-6840 FAX (570)836-6332</p> <p>731 Main Street Homestead PA 18431 (570)253-8941 FAX (570)253-4817</p>
<p>Urban League of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412)227-4802 FAX (412)261-5207</p> <p>Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963</p> <p>Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)452-2893</p>	BERKS COUNTY	BUCKS COUNTY
<p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747</p> <p>Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963</p> <p>Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-3118</p>	<p>Budget Counseling Center 247 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610) 375-7830</p> <p>Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville PA 17901 (717)622-1995 FAX (717)622-0429</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2744 (814) only FAX (610)821-4932</p> <p>Community Housing Counseling, Inc. PO Box 244 Conestoga Square PA 19348 (610)444-3682 FAX (610)444-8243</p>	<p>Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427</p> <p>Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne PA 19047 (215)750-4310 FAX (215)750-4318</p> <p>HACE 167 Allegheny Ave, 2nd FL Philadelphia PA 19140 (215)426-8023 FAX (215)426-9122</p> <p>Community Development Corp of Frankford 4620 Grissom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012</p> <p>Northwest Counseling Service 5001 North Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753</p>
ARMSTRONG COUNTY	BLAIR COUNTY	CCCS of Delaware Valley
<p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747</p> <p>Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963</p> <p>Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-3118</p>	<p>Bedford-Fulton Housing Services RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187</p> <p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747</p> <p>Krystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)533-6356 FAX (814)539-1688</p> <p>Weatherization Office 917 Millin Street Huntington PA 16652 (814)643-2343</p>	<p>CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)363-3665 FAX (215)864-2666</p> <p>CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-4932</p>
BEAVER COUNTY	BRADFORD COUNTY	American Credit Counseling Institute
<p>Action Housing, Inc. 425 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 FAX (412)391-4512</p> <p>Housing Opportunities of Beaver County, Inc. 550 Corporation St, Suite 207 Beaver, PA 15009 (724)728-7511</p> <p>Housing Opportunities, Inc. 133 Seventh Street PO Box 9 McKeesport PA 15134</p>	<p>CCCS of Northeastern Pennsylvania</p>	

BUCKS COUNTY (cont.)America Credit Counseling Institute

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

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

BUTLER COUNTY

Action Housing, Inc.  
 825 6th Ave, Suite 950  
 Pittsburgh PA 15219  
 (412)391-1956 or (412)281-2102  
 FAX (412)391-4512

Housing Opportunities, Inc.  
 550 Corporate St, Suite 207  
 McKeesport PA 15132  
 (412)664-1390  
 FAX (412)664-0873

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

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

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

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

CAMBRIA COUNTY

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

Indiana Co. Community Action Program  
 827 Water Street, Box 187  
 Indiana PA 15701  
 (724)465-2637  
 FAX (724)465-3118

CCCS of Western PA  
 219-A College Park Plaza  
 Johnstown PA 15904  
 (814)539-6445

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)535-6356  
 FAX (814)539-1688

Tableland Services, Inc.  
 535 East Main Street  
 Somerset PA 15501  
 (814)445-9628 or (800)432-0148  
 FAX (814)443-1690

CAMERON COUNTY

Northern Tier Community Action Corp  
 PO Box 389  
 133 West 4th Street  
 Emporium PA 15834  
 (814)486-1161  
 FAX (814)486-0823

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

CARBON COUNTYCARBON COUNTY (cont.)

CCCS of Lehigh Valley  
 1671 Crescent Court East  
 Whitehall PA 18052  
 (610)821-4011 or (800)220-2733  
 FAX (610)821-8932

CCCS of Northeastern Pennsylvania

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

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

11 W Market St  
 Wilkes-Barre PA 18702  
 (570)821-0837 or (800)922-9537  
 FAX (570)821-1783

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

Commission on Economics Opportunity of Luzerne County

163 Amber Lane  
 Wilkes-Barre PA 18702  
 (570)826-0310 or (800)822-0359  
 FAX (570)829-1665—CALL BEFORE FAXING  
 (570)453-4994 HAZELTON  
 FAX (570)453-5631—CALL BEFORE FAXING  
 (570)836-4090 TUNKHANNOCK

CENTRE COUNTY

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

Lycorning-Clinton Co Comm For Community Action (STEP)  
 2138 Lincoln Street  
 PO Box 1328  
 Williamsport PA 17703  
 (570)326-0587  
 FAX (570)322-2197

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

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

CHESTER COUNTY

Acorn Housing Corporation  
 946 North Broad Street  
 Philadelphia PA 19130  
 (215)761-1221  
 FAX (215) 765-1427

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

HACE  
 167 Allegheny Ave, 2nd Fl.  
 Philadelphia PA 19140  
 (215)426-8023  
 FAX (215)426-9122

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

Tabor Community Services Inc.  
 439 E King Street  
 Lancaster Pa 17602  
 (717)397-1182 or (800)788-3062 (H.O. only)  
 FAX (717)399-4127

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

Northwest Counseling Services  
 5001 N Broad Street  
 Philadelphia PA 19141  
 (215)324-7500  
 FAX (215)324-4733

CHESTER COUNTY (cont.)

Community Housing Counseling, Inc.  
 PO Box 244  
 Kennett Square PA 19348  
 (610)444-3682  
 FAX (610)444-8243

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

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

CCCS of Delaware Valley  
 Marshall Building  
 790 E Market St, Suite 215  
 West Chester PA 19382  
 (215)563-3665

American Credit Counseling Institute

345 Coates St  
 Coatsville PA 19320  
 (888)212-6741

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

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

CLARION COUNTY

CCCS of Western PA  
 YMCA Building  
 139 North Washington Street  
 Butler PA 16001  
 (412)282-7812

CLEARFIELD COUNTY

Keystone Economic Development Corporation  
 1954 Mary Grace Lane  
 Johnstown PA 15901  
 (814)535-6356  
 FAX (814)539-1688

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

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

Indiana Co. Community Action Program  
 827 Water Street, Box 187  
 Indiana PA 15701  
 (724)465-2637  
 FAX (724)465-3118

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

CLINTON COUNTY

Lycorning-Clinton Counties  
 Commission For Community Action (STEP)  
 2138 Lincoln Street  
 PO Box 1328  
 Williamsport PA 17703  
 (570)326-0587  
 FAX (570)322-2197

CCCS of Northeastern PA  
 201 Basin Street  
 Williamsport PA 17703  
 (570)322-6627  
 FAX (570)323-6626

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

COLUMBIA COUNTYCCCS of Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

1400 Abington Executive Park, Suite 1  
Clarke Summit PA 18411  
(570)887-9163 or (800)922-9537  
FAX (570)887-9134/9135

Commission on Economic Opportunity of Luzerne County

163 Amber Lane  
Wilkes-Barre PA 18702  
(570)826-0510 or (800)822-0359  
FAX (570)829-1665—CALL BEFORE FAXING  
(570)455-4994 HAZELTON  
FAX (570)455-5631—CALL BEFORE FAXING  
(570)836-4090 TUNKHANNOCK

CRAWFORD COUNTY

Booker T. Washington Center  
1720 Holland Street  
Erie PA 16503  
(814)453-4744  
FAX (814)453-5749

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

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

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

CUMBERLAND COUNTY

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

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

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

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

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

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

DAPHIN COUNTY

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

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

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

DELAWARE COUNTYDELAWARE COUNTY (cont.)

CCCS of Delaware Valley  
1315 Market Street, Suite 1325  
Philadelphia PA 19107  
(215)563-5665  
FAX (215)563-7020

Media Fellowship House  
102 S Jackson Street  
Media PA 19063  
(610)565-0846  
FAX (610)563-8567

Philadelphia Council for Community Adv  
100 North 17<sup>th</sup> Street, Suite 600  
Philadelphia PA 19103  
(215)567-7803  
FAX (215)563-9941

American Red Cross of Chester  
8729 Edgemont Ave  
Chester PA 19013  
(610)874-1484

Northwest Counseling Services  
5001 N Broad Street  
Philadelphia PA 19141  
(215)324-7500  
FAX (215)324-8733

HACE  
167 Allegheny Ave, 2<sup>nd</sup> FL  
Philadelphia PA 19140  
(215)426-8023  
FAX (215)426-9122

Community Housing Counselor, Inc.  
PO Box 244  
Kenner Square PA 19348  
(610)444-3682  
FAX (610)444-8243

Community Development Corp of Frankford  
Group Ministry  
4620 Grierson Street  
Philadelphia PA 19124  
(215)744-2990  
FAX (215)744-2012

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

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

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

ELK COUNTY

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

Northern Tier Community Action Corp  
PO Box 389  
135 West 4<sup>th</sup> Street  
Emporium PA 15834  
(814)486-1161  
FAX (814)486-0825

ERIE COUNTY

Booker T. Washington Center  
1720 Holland Street  
Erie PA 16503  
(814)453-4744  
FAX (814)453-5749

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

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

FAYETTE COUNTY

Action Housing, Inc.  
425 6<sup>th</sup> Ave, Suite 950  
Pittsburgh PA 15219  
(412)391-1956 or (412)281-2102  
FAX (412)391-4312

FAYETTE COUNTY (cont.)

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

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

Fayette County Community Action Agency, Inc.  
137 North Beacon Avenue  
Uniontown PA 15401  
(724)437-6050 or (800)427-0NFO  
FAX (412)437-4418

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

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

FORREST COUNTY

Warren-Forrest Counties Economic Opportunity Council  
204 Liberty Street  
PO Box 547  
Warren PA 16365  
(814)726-2400  
FAX (814)723-0510

FRANKLIN COUNTY

Financial Services Unlimited  
31 West 3<sup>rd</sup> Street  
Waynesboro PA 17268  
(717)762-3285

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

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

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

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

American Red Cross—Hanover Chapter  
529 Carlisle Street  
Hanover PA 17331  
(717)234-5925  
FAX (717)637-3294

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

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

FULTON COUNTY

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

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

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

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

GREENE COUNTY

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

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

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

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

HUNTINGDON COUNTY

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

Weatherization Office  
917 Millin Street  
Huntingdon PA 16632  
(814)643-2343

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

INDIANA COUNTY

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

Keystone Economic Development Corporation  
1954 Mary Grace Lane  
Johnstown PA 15901  
(814)535-6356  
FAX (814)539-1688

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

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

JEFFERSON COUNTY

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

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

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

JUNIATA COUNTY

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

Weatherization Office  
917 Millin Street  
Huntingdon PA 16632  
(814)643-2343

LACKAWANNA COUNTY

CCCS of Northeastern Pennsylvania

LACKAWANNA COUNTY (cont.)

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

LANCASTER COUNTY

Community Housing Counselor, Inc.  
PO Box 244  
Kennett Square PA 19348  
(610)444-3682  
FAX (610)444-3243

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

CCCS of Lehigh Valley  
1671 Crescent Court East  
Whitehall PA 18052  
(215)821-4011 or (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 (800)788-3062  
FAX (717)399-4127

LAWRENCE COUNTY

CCCS of Western Pennsylvania  
1<sup>st</sup> Federal Plaza—Suite 406  
North Mill Street  
New Castle PA 16101  
(724)652-8074

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

Sherango Valley Urban League, Inc.  
501 Indiana Avenue  
Furrell PA 16121  
(724)981-3310

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

LEBANON COUNTY

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

Tabor Community Services Inc.  
439 E King Street  
Lancaster PA 17602  
(717)397-5182 or (800)788-3062  
FAX (717)399-4127

LEHIGH COUNTY

CCCS of Lehigh Valley  
1671 Crescent Court East  
Whitehall PA 18052  
(610)821-4011 or (800)220-2733  
(570) & (814) ONLY  
FAX (610)821-8932

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

LUZERNE COUNTYCCCS of Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

Commission on Economic Opportunity of Luzerne County  
163 Amber Lane  
Wilkes-Barre PA 18702  
(570)826-0510 or (800)822-0359

LUZERNE COUNTY (cont.)

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

LYCOMING COUNTYCCCS of Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

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

Lycorning-Clinton Counties  
Commission For Community Action (STEP)  
2138 Lincoln Street  
PO Box 1328  
Williamsport PA 17703  
(570)326-0587  
FAX (570)322-2197

MCKEAN COUNTY

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

Northern Tier Community Action Corp  
PO Box 389  
135 West 4<sup>th</sup> Street  
Emporium PA 15834  
(814)486-1161  
FAX (814)486-0825

MERCER COUNTY

Sherango Valley Urban League, Inc.  
501 Indiana Avenue  
Furrell PA 16121  
(724)981-3310

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

MIFFLIN COUNTY

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

CCCS of Northeastern PA  
1631 S Atherton St, Suite 100  
State College PA 16801  
(814)338-3668  
FAX (814) 238-3669

Weatherization Office  
917 Millin Street  
Huntingdon PA 16632  
(814)643-2343

MONROE COUNTYCCCS of Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

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

Commission on Economic Opportunity of Luzerne County  
163 Amber Lane  
Wilkes-Barre PA 18702

MONTGOMERY COUNTY

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

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

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

Community Action Development Commission  
701 Dekalb Street  
Norristown PA 19401  
(610)277-6363  
FAX (610)277-2123

NORTHUMBERLAND COUNTYCCCS of Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

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

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

PERRY COUNTY

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

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

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

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

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

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

PHILADELPHIA COUNTY

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

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

CCCS of Delaware Valley  
1315 Market Street, Suite 1325  
Philadelphia PA 19107  
(215)563-5665  
FAX (215)563-7020

PHILADELPHIA COUNTY (cont.)

Media Fellowship House  
302 S Jackson Street  
Media PA 19063  
(610)565-0846  
FAX (610)565-8367

PCCA  
100 North 17<sup>th</sup> Street, Suite 600  
Philadelphia PA 19103  
(215)567-7803  
FAX (215)963-9941

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

Housing Association of Delaware Valley  
558 North Waite Street  
Philadelphia PA 19123  
(215)978-0224  
FAX (215)765-7614

Community Development Corp of Frankford  
Group Ministry  
4620 Criscom Street  
Philadelphia PA 19124  
(215)744-2990  
FAX (215)744-2612

American Credit Counseling Institute

345 Coates St  
Coatesville PA 19320  
(888)212-6741

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

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

PIKE COUNTYCCCS of Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

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

POTTER COUNTY

Northern Tier Community Action Corp  
135 West 4<sup>th</sup> Street  
Emporium PA 15834  
(814)486-1161  
FAX (814)486-0825

SCHUYLKILL COUNTY

Budget Counseling Center  
247 North Fifth Street  
Reading PA 19601  
(610)375-7866  
FAX (610)375-3380

Commission on Economic Opportunity of Luzerne County  
163 Amber Lane  
Wilkes-Barre PA 18702  
(570)826-0310 or (800)822-0359  
FAX (570)829-1665—CALL BEFORE FAXING  
(570)455-4994 HAZELTON  
FAX (570)455-5631—CALL BEFORE FAXING  
(570)836-4090 TUNKHANNOCK

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

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

SNYDER COUNTY

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

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

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

SOMERSET COUNTY

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

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

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

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

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

SULLIVAN COUNTYCCCS of Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

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

The Trehab Center of Northeastern PA

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

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

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

German Street, PO Box 389  
Fax (570)297-2799  
(570)928-9668  
FAX (570)928-8144

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

7 Lake Avenue, Box 339  
Montrose PA 18801  
(570)278-3338 or (800)892-4043  
FAX (570)278-1889

SUSQUEHANNA COUNTYCCCS of Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(570)821-0837 or (800)922-9537  
FAX (570)821-1785

SUSQUEHANNA COUNTY (cont.)The Trehab Center of Northeastern PA

185 Elmira Street, PO Box 218  
Troy PA 16947  
(770)297-2101  
FAX (770)297-2799

17 Crafton Street  
Wellabore PA 16901  
(770)724-5252  
FAX (770)724-5783

103 Warren Street, PO Box 709  
Tunkhannock PA 18657  
(770)836-6840  
FAX (770)836-6332

German Street, PO Box 389  
Fax (770)297-2799  
(770)928-9668  
FAX (770)928-8144

931 Main Street  
Honesdale PA 18431  
(770)253-8941  
FAX (770)253-4817

7 Lake Avenue, Box 339  
Montrose PA 18801  
(770)278-3338 or (800)892-4045  
FAX (770)278-1889

TOGA COUNTYCCCS of Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(770)821-0837 or (800)922-9537  
FAX (770)821-1785

1400 Abington Executive Park, Suite 1  
Clarke Summit PA 18411  
(770)587-9163 or (800)922-9537  
FAX (770)587-9134/9135

The Trehab Center of Northeastern PA

185 Elmira Street, PO Box 218  
Troy PA 16947  
(770)297-2101  
FAX (770)297-2799

17 Crafton Street  
Wellabore PA 16901  
(770)724-5252  
FAX (770)724-5783

103 Warren Street, PO Box 709  
Tunkhannock PA 18657  
(770)836-6840  
FAX (770)836-6332

German Street, PO Box 389  
Fax (770)297-2799  
(770)928-9668  
FAX (770)928-8144

931 Main Street  
Honesdale PA 18431  
(770)253-8941  
FAX (770)253-4817

7 Lake Avenue, Box 339  
Montrose PA 18801  
(770)278-3338 or (800)892-4045  
FAX (770)278-1889

UNION COUNTY

Lycorning-Clinton Counties  
Commission For Community Action (STEP)  
2138 Lincoln Street  
PO Box 1328  
Williamsport PA 17703  
(770)326-0587  
FAX (770)322-2197

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

CCCS of Northeastern Pennsylvania

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(770)821-0837 or (800)922-9537  
FAX (770)821-1785

1400 Abington Executive Park, Suite 1  
Clarke Summit PA 18411  
(770)587-9163 or (800)922-9537  
FAX (770)587-9134/9135

VENANGO COUNTY

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

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

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

WARREN COUNTY

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

Warren-Forrest Counties Economic Opportunity Council  
1209 Pennsylvania Avenue, West  
PO Box 547  
Warren PA 16365  
(814)726-2400  
FAX (814)723-0510

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

WASHINGTON COUNTY

Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh PA 15219  
(412)391-1956 or (412)281-2102  
FAX (412)291-4512

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

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

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

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

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

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

WAYNE COUNTYCCCS of Northeastern Pennsylvania

9 South 7th Street  
Browdsburg PA 18360  
(770)420-8980 or (800)922-9537  
FAX (770)420-8981

31 W Market St  
PO Box 1127  
Wilkes-Barre PA 18702  
(770)821-0837 or (800)922-9537  
FAX (770)821-1785

1400 Abington Executive Park, Suite 1  
Clarke Summit PA 18411  
(770)587-9163 or (800)922-9537  
FAX (770)587-9134/9135

The Trehab Center of Northeastern PA

185 Elmira Street, PO Box 218  
Troy PA 16947  
(770)297-2101  
FAX (770)297-2799

WAYNE COUNTY (cont.)The Trehab Center of Northeastern PA

103 Warren Street, PO Box 709  
Tunkhannock PA 18657  
(770)836-6840  
FAX (770)836-6332

German Street, PO Box 389  
Fax (770)297-2799  
(770)928-9668  
FAX (770)928-8144

931 Main Street  
Honesdale PA 18431  
(770)253-8941  
FAX (770)253-4817

7 Lake Avenue, Box 339  
Montrose PA 18801  
(770)278-3338 or (800)892-4045  
FAX (770)278-1889

WESTMORELAND COUNTY

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

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

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

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

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

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

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

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

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

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100497  
NO: 05-737-CD  
SERVICE # 1 OF 2  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.  
vs.  
DEFENDANT: DONALD E. KANOUFF and RENEE D. KANOUFF

SHERIFF RETURN

NOW, June 01, 2005 AT 2:30 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON DONALD E. KANOUFF DEFENDANT AT 815 GRACE ST., HOUTZDALE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO RENEE KANOUFF, WIFE A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DAVIS / MORGILLO

**FILED**  
*CP 012:36 Bdl*  
**JUN 02 2005**  
William A. Shaw  
Prothonotary/Clerk of Courts



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

DOCKET # 100497  
NO: 05-737-CD  
SERVICE # 2 OF 2  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.

vs.

DEFENDANT: DONALD E. KANOUFF and RENEE D. KANOUFF

**SHERIFF RETURN**

---

NOW, May 27, 2005 AT 2:10 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON RENEE D. KANOUFF DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2nd St,Suite 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO RENEE D. KANOUFF, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: MORGILLO /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100497  
NO: 05-737-CD  
SERVICES 2  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: WELLS FARGO BANK, N.A.  
vs.  
DEFENDANT: DONALD E. KANOUFF and RENEE D. KANOUFF

SHERIFF RETURN

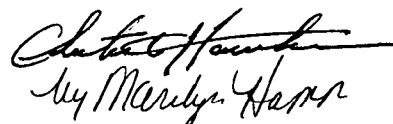
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	STERN	7924	20.00
SHERIFF HAWKINS	STERN	7924	68.74

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2005

So Answers,



Chester A. Hawkins  
Sheriff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #03315

**FILED** *Atty pdr*  
*3/11:40/21* *20.00*  
**JAN 26 2006** *ICC Notice*  
*to Defs*  
William A. Shaw  
Prothonotary/Clerk of Courts *Statement*  
*to Atty*  
*(62)*

Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a :  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney :  
in fact, Ocwen Federal Bank FSB :

VS. : NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

**PRAECIPE FOR ENTRY OF JUDGMENT AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Kindly enter judgment in favor of Plaintiff and against the Defendants DONALD E. KANOUFF AND RENEE D. KANOUFF for failure of said Defendants to file a responsive pleading to the Complaint within twenty (20) days after service thereof.

Please assess damages as follows:

BALANCE DUE	\$ 40,012.17
INTEREST (accrued thru 1/23/06 of \$11,881.25. Interest after 1/23/06 shall continue to accrue at the per diem rate of \$10.88.)	11,881.25
LATE CHARGES (accrued thru 1/06 of \$593.30. Late charges after 1/06 shall continue to accrue at the monthly rate of \$17.98.)	593.30
ESCROW ADVANCES	4,883.75
FEES BILLED	3,571.81
COSTS	300.00
ATTORNEY'S FEE	<u>2,000.00</u>

TOTAL

\$ 63,242.28

STERN AND EISENBERG LLP

BY:

  
\_\_\_\_\_  
RICHARD E. STERN,  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #03315

Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a :  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney :  
in fact, Ocwen Federal Bank FSB :

VS. : NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

**AFFIDAVIT OF NON-MILITARY SERVICE**

COMMONWEALTH OF PENNSYLVANIA :  
SS  
COUNTY OF MONTGOMERY :

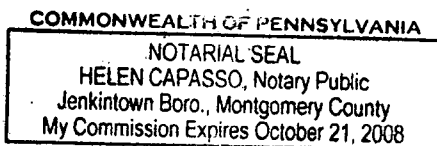
I, the undersigned, being duly sworn according to law, deposes and says, to the best of his knowledge, information and belief, Defendants':

1. Last-known address is:

815 Grace Street, Houtzdale, PA 16651

2. Are over the age of twenty-one.

3. Are not now nor have been within the last six (6) months in the Armed Services of the United States as defined in the Soldiers' Civil Relief Act of 1940, as amended.



Sworn to and subscribed  
before me this 23rd day  
of January, 2006.

*Helen Capasso*

STERN AND EISENBERG LLP

BY:

*[Signature]*  
RICHARD F. STERN,  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND EISENBERG LLP  
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261 Old York Road, Suite 410  
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Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a :  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney :  
in fact, Ocwen Federal Bank FSB :

VS. : NO. 05-737 CD


DONALD E. KANOUFF AND RENEE D. KANOUFF :

**CERTIFICATION UNDER RULE 237.1**

I, the undersigned, attorney on the writ and attorney for plaintiff, hereby certify that a ten-day notice of intention to enter judgment by default was sent to Defendants in accordance with Pa. R.C.P. 237.1. A true and correct copy of said notice is attached hereto.

STERN AND EISENBERG LLP

BY:

  
RICHARD F. STERN,  
Attorney for Plaintiff

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

WELLS FARGO BANK, N.A.,  
as Trustee, by its attorney in fact,  
Ocwen Federal Bank FSB

:

VS.

: NO. 05-737 CD

DONALD E. KANOUFF AND  
RENEE D. KANOUFF

To: Donald E. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

Renee D. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

Date of Notice: January 12, 2006

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. [YOU SHOULD TAKE THIS NOTICE TO A LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE FOLLOWING OFFICE TO FIND OUT WHERE YOU CAN GET LEGAL HELP:]

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

PENNSYLVANIA LAWYER REFERRAL SERVICE  
PENNSYLVANIA BAR ASSOCIATION  
P.O. BOX 186  
HARRISBURG, PA 17108  
(800) 692-7375

STERN AND STERCHO

BY: 

RICHARD F. STERN  
Attorney for Plaintiff  
410 The Pavilion  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #03315

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #03315

Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney  
in fact, Ocwen Federal Bank FSB :

VS. : NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

CERTIFICATE UNDER ACT 91 OF 1983

It is hereby certified that the Sheriff's Sale scheduled in the above-captioned matter is not protected under the Homeowner's Emergency Assistance And Mortgage Foreclosure Act, P.L. 1688, No. 621 because notice was sent to Defendants and no response was received in the appropriate period of time.

STERN AND EISENBERG LLP

BY:

  
\_\_\_\_\_  
RICHARD F. STERN,  
Attorney for Plaintiff



COURT OF COMMON PLEAS OF YORK COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
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Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney :  
in fact, Ocwen Federal Bank FSB :

VS. : NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

**CERTIFICATION OF ADDRESS**

It is hereby certified that the last known addresses of the parties are as follows:

Wells Fargo Bank, N.A.  
c/o Ocwen Federal Bank FSB  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409

Donald E. Kanouff and  
Renee D. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

STERN AND EISENBERG LLP

BY:

  
\_\_\_\_\_  
RICHARD F. STERN,  
Attorney for Plaintiff

(Pa. R.C.P. No. 236) - Revised

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
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Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a :  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney :  
in fact, Ocwen Federal Bank FSB :

VS.

NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

Notice is hereby given that a judgment in the above captioned matter has been  
entered against DONALD E. KANOUFF AND RENEE D. KANOUFF on

January 26, 2006.

Prothonotary


By: William L. H. [Signature]

Deputy

If you have questions concerning the above, please contact:

RICHARD F. STERN, ESQ.  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
Telephone: (215) 572-8111

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

 COPY

Wells Fargo Bank, N.A.  
Wells Fargo Bank Minnesota, N.A.  
Delta Funding Home Equity Loan Trust 1999-2  
Ocwen Federal Bank, FSB  
Plaintiff(s)

No.: 2005-00737-CD

Real Debt: \$63,242.28

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Donald E. Kanouff  
Renee D. Kanouff  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 26, 2006

Expires: January 26, 2011

Certified from the record this 26th day of January, 2006.



\_\_\_\_\_  
William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

\_\_\_\_\_  
Plaintiff/Attorney

PRAECIPE FOR WRIT OF EXECUTION—(MORTGAGE FORECLOSURE)  
P.R.C.P. 3180-3183

Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1999-2, by its attorney in fact, Ocwen Federal Bank FSB  
vs.  
Donald E. Kanouff and  
Renee D. Kanouff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA  
No. 05-737 CD Term 19 E.D.  
No. Term 19 J.D.  
No. Term 19 A.D.

PRAECIPE FOR WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

To the Prothonotary:

Issue writ of execution in the above matter:

Amount Due \$ 63,242.28  
Interest from 1/23/06 at the per diem rate of \$10.88 until judgment is paid in full  
Total \$  
Plus Costs \$ 125.00

Prothonotary costs

Attorney for Plaintiff(s)  
Richard F. Stern

Note: Please furnish four (4) Copies description of Property.

FILED REC Shff w/  
JAN 26 2006 6:09 PM  
Le writs with  
Prop. descr.

William A. Shaw  
Prothonotary/Clerk of Courts  
Atty pd 20.00  
(OK)

No. 05-737 CD Term, 19 E.D.  
No. Term, 19 J.D.  
No. Term, 19 A.D.

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

Wells Fargo Bank, N.A., successor by merger  
to Wells Fargo Bank Minnesota, N.A., as  
Trustee f/k/a Norwest Bank Minnesota, N.A.,  
as Trustee for Delta Funding Home Equity  
Loan Trust 1999-2, by its attorney in fact,  
Ocwen Federal Bank FSB

vs.

Donald E. Kanouff and  
Renee D. Kanouff

WARRANT FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Filed:

Richard F. Stern Attorney for Plaintiff(s)

Address: Premises: 815 Grace Street  
Houtzdale, PA 16651

Where papers may be served.

**STERN & EISENBERG LLP**  
Attorneys at Law  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046-3722

William A. Shaw  
Prothonotary/Clerk of Courts

JAN 26 2006

FILED

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #03315

Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a :  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney :  
in fact, Ocwen Federal Bank FSB :

VS. : NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

**AFFIDAVIT PURSUANT TO RULE 3129.1**

RICHARD F. STERN, attorney for Plaintiff in the above caption, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at 815 GRACE STREET, HOUTZDALE, PA 16651.

1. Name and address of Owner(s) or Reputed Owner(s):

Donald E. Kanouff and  
Renee D. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

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

Donald E. Kanouff and  
Renee D. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

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

N/A

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

Beneficial Consumer Discount Company  
dba Beneficial Mortgage Company of Pennsylvania  
1067 Pennsylvania Avenue  
Tyrone, PA 16888

Pennsylvania Housing Finance Agency  
211 North Front Street  
Harrisburg, PA 17101

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

N/A

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

N/A

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

Domestic Relations  
230 East Market Street  
Clearfield, PA 16830

Tax Claim Bureau  
230 East Market Street  
Clearfield, PA 16830

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

Date: 1/23/2006

STERN AND EISENBERG LLP

BY:

  
RICHARD F. STERN,  
Attorney for Plaintiff

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
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Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney  
in fact, Ocwen Federal Bank FSB :

VS. : NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

To: Donald E. Kanouff and  
Renee D. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

Your real estate at 815 GRACE STREET, HOUTZDALE, PA 16651 is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_ in the Sheriff's Office, Clearfield County Courthouse, Clearfield, PA 16830, to enforce the court judgment of \$63,242.28 obtained by Ocwen Federal Bank FSB against you.

**NOTICE OF OWNER'S RIGHTS**  
**YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale you must take **immediate action**:

1. The sale will be cancelled if you pay to Stern and Eisenberg the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call Stern and Eisenberg, telephone (215) 572-8111.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.



- You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling Stern and Eisenberg, telephone (215) 572-8111.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call Stern and Eisenberg, telephone (215) 572-8111.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A Schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date. This Schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule. You should check with the Sheriff's Office by calling (814) 765-2641 Ext. 5986 to determine the actual date of filing of said schedule.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

DAVID S. MEHOLICK, COURT ADMINISTRATION  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
(814) 765-2641 EXT. 5982

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #03315

Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a :  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney :  
in fact, Ocwen Federal Bank FSB :

VS. : NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

RE PREMISES: 815 GRACE STREET, HOUTZDALE, PA 16651


Dear Sir or Madam:

Please be advised that I represent the above creditor which has a judgment against the above defendant(s). As a result of a default, the above referenced premises, also described on the attached sheet, will be sold by the Sheriff of Clearfield County on \_\_\_\_\_ at \_\_\_\_\_ in the Sheriff's Office, Clearfield County Courthouse, Clearfield, PA.

The sale is being conducted pursuant to the judgment in the amount of \$63,242.28 plus interest thereon entered in the above matter in favor of plaintiff against the above-named defendant(s) who are also the real owner(s) of said premises. I have discovered that you may have a lien and/or interest in the premises to be sold. This notice is given so that you can protect your interest, if any, in the lien you have on the premises.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days thereafter. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to **CONTACT YOUR ATTORNEY**, as we are not permitted to give you legal advice.

1/23/2006

STERN AND EISENBERG LLP  
BY:   
RICHARD F. STERN,  
Attorney for Plaintiff

All that certain lot or piece of ground situate in **Borough of Houtzdale, Clearfield County**, of Pennsylvania, bounded and described as follows:

Beginning at the Northwestern corner of Grace Street and Pine Alley; thence along said Grace Street Fifty (50') feet to Lot No. 262, the property now or late of John Tyler; thence along said Lot No. 262 One hundred fifty (150') feet to Moose Alley; thence along Moose alley fifty (50') feet to Pine Alley; thence along said Pine alley One Hundred Fifty (150') feet to Grace Street and the place of beginning. Being Lot No. 261.

10-M14-399-18.

**BEING** the same premises which Ronald E. Archer and Susan L. Archer, his wife, by Deed dated November 17, 1989, and recorded November 17, 1989, in Book 1314, Page 320, granted and conveyed unto Donald E. Kanouff and Renee D. Kanuff, in fee.



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

Wells Fargo Bank, N.A., successor by merger to  
Wells Fargo Bank Minnesota, N.A., as trustee f/k/a Norwest  
Bank Minnesota, N.A., as trustee for Delta Funding Home  
Equity Loan Trust 1999-2, by its attorney in fact, Ocwen  
Federal Bank, FSB

Vs.

NO.: 2005-00737-CD

Donald E. Kanouff and Renee D. Kanouff

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as trustee f/k/a Norwest Bank Minnesota, N.A., as trustee for Delta Funding Home Equity Loan Trust 1999-2, by its attorney in fact, Ocwen Federal Bank, FSB Plaintiff(s) from DONALD E. KANOUFF and RENEE D. KANOUFF, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
See Attached Description

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE/PRINCIPAL: \$63,242.28  
INTEREST from 1/23/06 at the per diem rate of  
\$10.88 until judgment is paid in full  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 01/26/2006

PAID: \$125.00  
SHERIFF: \$  
  
OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

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

Requesting Party: Richard F. Stern  
261 Old York Road, Ste. 410  
Jenkintown, PA 19046-3722

\_\_\_\_\_  
Sheriff

All that certain lot or piece of ground situate in **Borough of Houtzdale, Clearfield County**, of Pennsylvania, bounded and described as follows:

Beginning at the Northwestern corner of Grace Street and Pine Alley; thence along said Grace Street Fifty (50'.) feet to Lot No. 262, the property now or late of John Tyler; thence along said Lot No. 262 One hundred fifty (150') feet to Moose Alley; thence along Moose alley fifty (50') feet to Pine Alley; thence along said Pine alley One Hundred Fifty (150') feet to Grace Street and the place of beginning. Being Lot No. 261.

10-M14-399-18.

**BEING** the same premises which Ronald E. Archer and Susan L. Archer, his wife, by Deed dated November 17, 1989, and recorded November 17, 1989, in Book 1314, Page 320, granted and conveyed unto Donald E. Kanouff and Renee D. Kanuff, in fee.



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20276  
NO: 05-737-CD

PLAINTIFF: WESSL FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BNK MINNESOTA, N.A., AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, N.A., AS TRUSTEE FOR DELT FUNDING HOME EQUITY LOAN TRUST 1999-2, BY ITS ATTORNEY IN FACE, OCWEN FEDERAL BANK, FSB  
vs.

DEFENDANT: DONALD E. KANOUFF AND RENEE D. KANOUFF

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 01/26/2006

LEVY TAKEN 01/31/2006 @ 11:10 AM

POSTED 01/31/2006 @ 11:10 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 06/09/2006

DATE DEED FILED **NOT SOLD**

**FILED**  
03:59 PM  
JUN 09 2006  
(15)

William A. Shaw  
Prothonotary/Clerk of Courts

DETAILS

@ SERVED DONALD E. KANOUFF

DEPUTIES MADE SEVERAL ATTEMPTS BUT WERE NOT ABLE TO SERVE.

@ SERVED RENEE D. KANOUFF

DEPUTIES MADE SEVERAL ATTEMPTS BUT WERE NOT ABLE TO SERVE.

@ SERVED

NOW, FEBRUARY 2, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR APRIL 7, 2006. THE DEFENDANTS ENTERED INTO PAYMENT ARRANGEMENTS.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20276

NO: 05-737-CD

PLAINTIFF: WESSL FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO BNK MINNESOTA, N.A., AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, N.A., AS TRUSTEE FOR DELT FUNDING HOME EQUITY LOAN TRUST 1999-2, BY ITS ATTORNEY IN FACE, OCWEN FEDERAL BANK, FSB

vs.

DEFENDANT: DONALD E. KANOUFF AND RENEE D. KANOUFF

Execution REAL ESTATE

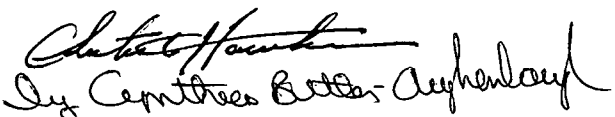
SHERIFF RETURN

---

SHERIFF HAWKINS \$289.80

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

  
Chester A. Hawkins  
Sheriff

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

Wells Fargo Bank, N.A., successor by merger to  
Wells Fargo Bank Minnesota, N.A., as trustee f/k/a Norwest  
Bank Minnesota, N.A., as trustee for Delta Funding Home  
Equity Loan Trust 1999-2, by its attorney in fact, Ocwen  
Federal Bank, FSB

Vs.

NO.: 2005-00737-CD

Donald E. Kanouff and Renee D. Kanouff

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the debt, interest and costs due Wells Fargo Bank, N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as trustee f/k/a Norwest Bank Minnesota, N.A., as trustee for Delta Funding Home Equity Loan Trust 1999-2, by its attorney in fact, Ocwen Federal Bank, FSB Plaintiff(s) from DONALD E. KANOUFF and RENEE D. KANOUFF, Defendant(s):

(1) You are directed to levy upon the property of the defendant(s) and to sell interest(s) therein:  
See Attached Description

(2) You are also directed to attach the property of the defendant(s) not levied upon in the possession of:

Garnishee(s) as follows:

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

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

AMOUNT DUE/PRINCIPAL: \$63,242.28  
INTEREST from 1/23/06 at the per diem rate of  
\$10.88 until judgment is paid in full  
PROTH. COSTS: \$  
ATTY'S COMM: \$  
DATE: 01/26/2006

PAID: \$125.00  
SHERIFF: \$

OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 26<sup>th</sup> day  
of January A.D. 2006  
At 3:00 A.M./P.M.

Requesting Party: Richard F. Stern  
261 Old York Road, Ste. 410  
Jenkintown, PA 19046-3722

Chester A. Hauke  
Sheriff Sgt Cynthia Bitter - Oughonlaef



All that certain lot or piece of ground situate in **Borough of Houtzdale, Clearfield County**, of Pennsylvania, bounded and described as follows:

Beginning at the Northwestern corner of Grace Street and Pine Alley; thence along said Grace Street Fifty (50') feet to Lot No. 262, the property now or late of John Tyler; thence along said Lot No. 262 One hundred fifty (150') feet to Moose Alley; thence along Moose alley fifty (50') feet to Pine Alley; thence along said Pine alley One Hundred Fifty (150') feet to Grace Street and the place of beginning. Being Lot No. 261.

10-M14-399-18.

**BEING** the same premises which Ronald E. Archer and Susan L. Archer, his wife, by Deed dated November 17, 1989, and recorded November 17, 1989, in Book 1314, Page 320, granted and conveyed unto Donald E. Kanouff and Renee D. Kanuff, in fee.



**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME DONALD E. KANOUFF

NO. 05-737-CD

NOW, June 09, 2006, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Donald E. Kanouff And Renee D. Kanouff to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

**PLAINTIFF COSTS, DEBT AND INTEREST:**

RDR	15.00
SERVICE	15.00
MILEAGE	16.02
LEVY	15.00
MILEAGE	16.02
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	64.08
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$265.80</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

DEBT-AMOUNT DUE	63,242.28
INTEREST @ 10.8800	0.00
FROM TO	

PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$63,282.28</b>

**COSTS:**

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	265.80
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$390.80</b>

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

CHESTER A. HAWKINS, Sheriff



LAW OFFICES

Stern and Eisenberg LLP  
(successor to Stern and Stercho)

261 Old York Road • The Pavilion • Suite 410 • Jenkintown, PA 19046-3722 • Telephone: (215) 572.8111 • Facsimile: (215) 572.5025  
New Jersey Office: 22 North Main Street • Lambertville, NJ 08530

February 2, 2006

RE: WELLS FARGO BANK ET AL  
VS. DONALD E. KANOUFF AND RENEE D. KANOUFF  
C.C.P. CLEARFIELD COUNTY NO. 05-737 CD

Sheriff Office - Clearfield County  
Courthouse  
230 E. Market Street  
Clearfield, PA 16830

Dear Sir or Madam:

Please STAY the Sheriff's sale currently scheduled for APRIL 7, 2006. The consideration received was \$1,200.00.

Very truly yours,



RICHARD F. STERN

RFS/hc

SENT VIA FAX 814-765-5915

\\Server\office docum\Helen\letters\Sale letters\Clearfield COUNTY-POSTPONE-STAY.wpd

Richard F. Stern/rsstern@sterneisenberg.com • Steven K. Eisenberg\*/seisenberg@sterneisenberg.com • Bradley D. Sisley\*/bsisley@sterneisenberg.com

\*Admitted to practice in PA &amp; NJ

Olana W. Stercho (1955-2003)

**PRAECIPE TO ISSUE WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)  
P.R.C.P. 3180-3183**

**IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY  
PENNSYLVANIA  
No. 05-737 CD**

Wells Fargo Bank, N.A., successor by merger  
To Wells Fargo Bank Minnesota, N.A., as  
Trustee f/k/a Norwest Bank Minnesota, N.A.,  
As Trustee for Delta Funding Home Equity  
Loan Trust 1999-2, by its attorney in fact,  
Ocwen Federal Bank FSB

vs.

Donald E. Kanouff and Renee D. Kanouff

PRAECIPE TO ISSUE WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

To the Prothonotary:

Issue Writ of Execution in the above matter:

Amount due..... \$ 63,242.28

Interest from 1/23/06 at the per diem  
rate of \$10.88 until judgment is paid in full \$ \_\_\_\_\_


TOTAL.....\$ \_\_\_\_\_  
(Costs will be added) 145.00

**Prothonotary costs**

**FILED** 1006wnts  
m/1133301 w/prop desc  
JAN 24 2008 to Sheriff

William A. Shaw  
Prothonotary/Clerk of Courts Any m. 20.00

(GK)

  
\_\_\_\_\_  
Attorney for Plaintiff(s)  
Bradley D. Sisley, Esq. #200040  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111

No. 05-737 CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

Wells Fargo Bank, N.A., successor by merger  
To Wells Fargo Bank Minnesota, N.A., as  
Trustee f/k/a Norwest Bank Minnesota, N.A.,  
As Trustee for Delta Funding Home Equity Loan  
Trust 1999-2, by its attorney in fact,  
Ocwen Federal Bank FSB

VS

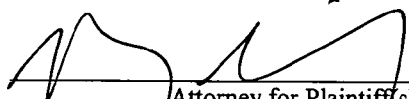
Donald E. Kanouff and  
Renee D. Kanouff

Premises: 815 Grace Street, Houtzdale, PA 16651

---

**PRAECIPE FOR WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)**

**Filed:**

  
\_\_\_\_\_  
Attorney for Plaintiff(s)  
Bradley D. Sisley, Esquire

FILED

JAN 24 2008

William A. Shaw  
Prothonotary/Clerk of Courts

All that certain lot or piece of ground situate in **Borough of Houtzdale, Clearfield County**, of Pennsylvania, bounded and described as follows:

Beginning at the Northwestern corner of Grace Street and Pine Alley; thence along said Grace Street Fifty (50') feet to Lot No. 262, the property now or late of John Tyler; thence along said Lot No. 262 One hundred fifty (150') feet to Moose Alley; thence along Moose alley fifty (50') feet to Pine Alley; thence along said Pine alley One Hundred Fifty (150') feet to Grace Street and the place of beginning. Being Lot No. 261.

10-M14-399-18.

**BEING** the same premises which Ronald E. Archer and Susan L. Archer, his wife, by Deed dated November 17, 1989, and recorded November 17, 1989, in Book 1314, Page 320, granted and conveyed unto Donald E. Kanouff and Renee D. Kanuff, in fee.



COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

BRADLEY D. SISLEY, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #200040

Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a :  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney :  
in fact, Ocwen Federal Bank FSB :

VS. : NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

**AFFIDAVIT PURSUANT TO RULE 3129.1**

BRADLEY D. SISLEY, attorney for Plaintiff in the above caption, sets forth as of the date the Praecipe for the Writ of Execution was filed, the following information concerning the real property located at 815 GRACE STREET, HOUTZDALE, PA 16651.

1. Name and address of Owner(s) or Reputed Owner(s):

Donald E. Kanouff and  
Renee D. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

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

Donald E. Kanouff and  
Renee D. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

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

N/A

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

Beneficial Consumer Discount Company  
dba Beneficial Mortgage Company of Pennsylvania  
1067 Pennsylvania Avenue  
Tyrone, PA 16888

Pennsylvania Housing Finance Agency  
211 North Front Street  
Harrisburg, PA 17101

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

N/A

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

N/A

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

Domestic Relations  
230 East Market Street  
Clearfield, PA 16830

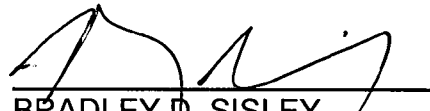
Tax Claim Bureau  
230 East Market Street  
Clearfield, PA 16830

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

Date: 1/18/08

STERN AND EISENBERG LLP

BY:

  
BRADLEY D. SISLEY,  
Attorney for Plaintiff



COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

BRADLEY D. SISLEY, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #200040

Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a :  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney :  
in fact, Ocwen Federal Bank FSB :

VS.

NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

To: Donald E. Kanouff and  
Renee D. Kanouff  
815 Grace Street  
Houtzdale, PA 16651

Your real estate at 815 GRACE STREET, HOUTZDALE, PA 16651 is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_ at \_\_\_\_\_ in the Sheriff's Office, Clearfield County Courthouse, Clearfield, PA 16830, to enforce the court judgment of \$63,242.28 obtained by Ocwen Federal Bank FSB against you.

**NOTICE OF OWNER'S RIGHTS**  
**YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

To prevent this Sheriff's Sale you must take **immediate action**:

1. The sale will be cancelled if you pay to Stern and Eisenberg the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call Stern and Eisenberg, telephone (215) 572-8111.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice on page two on how to obtain an attorney.)

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES TAKE PLACE.

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling Stern and Eisenberg, telephone (215) 572-8111.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened you may call Stern and Eisenberg, telephone (215) 572-8111.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A Schedule of distribution of the money bid for your house will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date. This Schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the date of filing of said schedule. You should check with the Sheriff's Office by calling (814) 765-2641 Ext. 5986 to determine the actual date of filing of said schedule.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

DAVID S. MEHOLICK, COURT ADMINISTRATION  
CLEARFIELD COUNTY COURTHOUSE  
CLEARFIELD, PA 16830  
(814) 765-2641 EXT. 5982

COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

BRADLEY D. SISLEY, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #200040

Wells Fargo Bank, N.A., successor by merger to :  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a :  
Norwest Bank Minnesota, N.A., as Trustee for Delta :  
Funding Home Equity Loan Trust 1999-2, by its attorney :  
in fact, Ocwen Federal Bank FSB :

VS. : NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF :

RE PREMISES: 815 GRACE STREET, HOUTZDALE, PA 16651

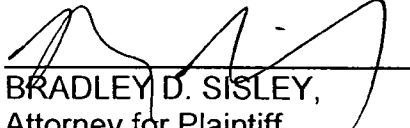
Dear Sir or Madam:

Please be advised that I represent the above creditor which has a judgment against the above defendant(s). As a result of a default, the above referenced premises, also described on the attached sheet, will be sold by the Sheriff of Clearfield County on \_\_\_\_\_ at \_\_\_\_\_ in the Sheriff's Office, Clearfield County Courthouse, Clearfield, PA.

The sale is being conducted pursuant to the judgment in the amount of \$63,242.28 plus interest thereon entered in the above matter in favor of plaintiff against the above-named defendant(s) who are also the real owner(s) of said premises. I have discovered that you may have a lien and/or interest in the premises to be sold. This notice is given so that you can protect your interest, if any, in the lien you have on the premises.

A Schedule of Distribution will be filed by the Sheriff on a date specified by the Sheriff no later than 30 days after the sale date and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days thereafter. If you have any questions regarding the type of lien or the effect of the Sheriff's Sale upon your lien, we urge you to **CONTACT YOUR ATTORNEY**, as we are not permitted to give you legal advice.

1/18/08

STERN AND EISENBERG LLP  
BY:   
BRADLEY D. SISLEY,  
Attorney for Plaintiff

All that certain lot or piece of ground situate in **Borough of Houtzdale, Clearfield County**, of Pennsylvania, bounded and described as follows:

Beginning at the Northwestern corner of Grace Street and Pine Alley; thence along said Grace Street Fifty (50') feet to Lot No. 262, the property now or late of John Tyler; thence along said Lot No. 262 One hundred fifty (150') feet to Moose Alley; thence along Moose alley fifty (50') feet to Pine Alley; thence along said Pine alley One Hundred Fifty (150') feet to Grace Street and the place of beginning. Being Lot No. 261.

10-M14-399-18.

**BEING** the same premises which Ronald E. Archer and Susan L. Archer, his wife, by Deed dated November 17, 1989, and recorded November 17, 1989, in Book 1314, Page 320, granted and conveyed unto Donald E. Kanouff and Renee D. Kanuff, in fee.



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

Wells Fargo Bank, N.A., successor by merger  
to Wells Fargo Bank Minnesota, N.A., as Trustee  
f/k/a Norwest Bank Minnesota, N.A., as Trustee for  
Delta Funding Home Equity Loan Trust 1999-2, by  
its attorney in fact, Ocwen Federal Bank, FSB

Vs.

NO.: 2005-00737-CD

Donald E. Kanouff and Renee D. Kanouff

COPY

**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

- (1) See Attached Description

AMOUNT DUE/PRINCIPAL: \$63,242.28  
INTEREST FROM 1/23/06 at the per diem  
rate of \$10.88 until judgment is paid in full  
ATTY'S COMM: \$  
DATE: 01/24/2008

PROTH. COSTS PAID: \$145.00  
SHERIFF: \$  
OTHER COSTS: \$



William A. Shaw  
Prothonotary/Clerk Civil Division

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

\_\_\_\_\_  
Sheriff

Requesting Party: Bradley D. Sisley, Esq.  
261 Old York Road, Ste. 410  
Jenkintown, PA 19046  
(215) 572-8111

All that certain lot or piece of ground situate in **Borough of Houtzdale, Clearfield County**, of Pennsylvania, bounded and described as follows:

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COURT OF COMMON PLEAS OF CLEARFIELD COUNTY  
CIVIL ACTION-LAW

RICHARD F. STERN, ESQUIRE  
STERN AND EISENBERG LLP  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. # 03315

WELLS FARGO BANK, N.A.,  
as Trustee, by its attorney in fact,  
Ocwen Federal Bank FSB

VS.

: NO. 05-737 CD

DONALD E. KANOUFF AND  
RENEE D. KANOUFF

:


CERTIFICATE OF SERVICE

I, RICHARD F. STERN, ESQUIRE, attorney for the within Plaintiff, hereby  
certify that notice of the Sheriff's Sale was mailed to the Defendant by certified mail,  
return receipt requested on February 8, 2008.

I further certify that notice of the Sheriff's Sale was mailed to each lienholder  
by regular, first-class, postage prepaid mail on February 8, 2008, as evidenced by  
copy of certificates of mailing attached.

STERN AND EISENBERG LLP

BY:

  
RICHARD F. STERN  
Attorney for Plaintiff

2/12/08

FILED<sup>NO</sup> CC  
m/11:14/08  
FEB 21 2008  


William A. Shaw  
Prothonotary/Clerk of Courts

7006 3450 0000 8554 5047

U.S. Postal Service  
**CERTIFIED MAIL™ RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)  
For delivery information visit our website at [www.usps.com](http://www.usps.com)  
**OFFICIAL USE**

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

Sent To: DONALD E. Karouff  
Street, Apt. No.: 815 Grace St.  
or PO Box No.:  
City, State, ZIP+4: Houtzdale PA 16651

PS Form 3800, August 2005 See Reverse for Instructions

PA 1006 SEP 8 2008

7006 3450 0000 8554 5053

U.S. Postal Service  
**CERTIFIED MAIL™ RECEIPT**  
(Domestic Mail Only; No Insurance Coverage Provided)  
For delivery information visit our website at [www.usps.com](http://www.usps.com)  
**OFFICIAL USE**

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

Sent To: Renee D. Karouff  
Street, Apt. No.: 815 Grace St.  
or PO Box No.:  
City, State, ZIP+4: Houtzdale PA 16651

PS Form 3800, August 2005 See Reverse for Instructions

PA 1006 SEP 8 2008

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**  
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

Received From: **STERN & EISENBERG LLP**  
Attorneys at Law  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046-3722

One piece of ordinary mail addressed to:  
Tax Claim Bureau  
230 East Market Street  
Clearfield, PA 16830

PS Form 3817, January 2001

PA 1006 SEP 8 2008

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**  
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

Received From: **STERN & EISENBERG LLP**  
Attorneys at Law  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046-3722

One piece of ordinary mail addressed to:  
Domestic Relations  
230 East Market Street  
Clearfield, PA 16830

PS Form 3817, January 2001

PA 1006 SEP 8 2008

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**  
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

Received From: **STERN & EISENBERG LLP**  
Attorneys at Law  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046-3722

One piece of ordinary mail addressed to:  
Pennsylvania Housing Finance Agency  
211 North Front Street  
Harrisburg, PA 17101

PS Form 3817, January 2001

PA 1006 SEP 8 2008

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**  
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER

Received From: **STERN & EISENBERG LLP**  
Attorneys at Law  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046-3722

One piece of ordinary mail addressed to:  
Beneficial Consumer Discount Company  
dba Beneficial Mortgage company of  
Pennsylvania  
1067 Pennsylvania Ave.  
Tyrone, PA 16888

PS Form 3817, January 2001

PA 1006 SEP 8 2008



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

STEVEN K. EISENBERG, ESQUIRE  
STERN AND EISENBERG  
The Pavilion  
261 Old York Road, Suite 410  
Jenkintown, PA 19046  
(215) 572-8111  
I.D. #75736

FILED *pd \$7.00 Atty*  
*m/j: 50 cm*  
JUN 09 2008 *ICG + 1 Cert of*  
*Set issued to*  
*Atty Eisenberg*  
William A. Shaw  
Prothonotary/Clerk of Courts

Wells Fargo Bank, N.A., successor by merger to  
Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a  
Norwest Bank Minnesota, N.A., as Trustee for Delta  
Funding Home Equity Loan Trust 1999-2, by its attorney  
in fact, Ocwen Federal Bank FSB

:  
:  
:  
:

VS.

:

NO. 05-737 CD

DONALD E. KANOUFF AND RENEE D. KANOUFF

:

PRAECIPE TO VACATE JUDGMENT UPON  
MODIFICATION OF LOAN

TO THE PROTHONOTARY:

Subsequent to the entry of judgment, Defendant cured the default. Accordingly, Plaintiff, WELLS FARGO BANK N.A., as trustee, directs the Prothonotary to vacate the judgment upon modification of loan above described without prejudice to the continuing validity of the note and mortgage and without prejudice to Plaintiff's right to institute a separate proceeding on the note or mortgage against the Defendant as a result of any default occurring subsequent to the modification of the above loan.

STERN AND EISENBERG

BY:

  
STEVEN K. EISENBERG,  
Attorney for Plaintiff

6/5/08

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

CERTIFICATE OF SATISFACTION OF JUDGMENT

No.: 2005-00737-CD

Wells Fargo Bank, N.A.  
Wells Fargo Bank Minnesota, N.A.  
Delta Funding Home Equity Loan Trust  
1999-2  
Ocwen Federal Bank, FSB

Vs.

Donald E. Kanouff  
Renee D. Kanouff

Debt: \$63,242.28



Atty's Comm.:

Interest From:

Cost: \$7.00

NOW, Monday, June 09, 2008 , directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 9th day of June, A.D. 2008.

  
Prothonotary 

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20720  
NO: 05-737-CD

PLAINTIFF: WELLS FARGO BANK, N.A., SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, N.A.  
AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, N.A., AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN  
TRUST 1999-2, BY ITS ATTORNEY IN FACT, OCWEN FEDERAL BANK FSB

vs.

DEFENDANT: DONALD E. KANOUFF AND RENEE D. KANOUFF

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 1/24/2008

LEVY TAKEN 2/13/2008 @ 10:02 AM

POSTED 2/13/2008 @ 10:02 AM

SALE HELD 7/11/2008

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 10/2/2008

DATE DEED FILED **NOT SOLD**

FILED

078:5261  
OCT 02 2008

William A. Shaw  
Prothonotary/Clerk of Courts

DETAILS

3/14/2008 @ 1:00 PM SERVED DONALD E. KANOUFF

SERVED DONALD E. KANOUFF, DEFENDANT, AT THE CLEARFIELD COUNTY SHERIFF'S OFFICE, CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RENEE KANOUFF,

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

3/14/2008 @ 1:00 PM SERVED RENEE D. KANOUFF

SERVED RENEE D. KANOUFF, DEFENDANT, AT THE CLEARFIELD COUNTY SHERIFF'S OFFICE, CLEARFIELD COUNTY COURTHOUSE, 1 NORTH SECOND STREET, SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO RENEE D. KANOUFF

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

@ SERVED

NOW, MARCH 14, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR APRIL 4, 2008 TO JULY 11, 2008.

@ SERVED

NOW, JUNE 2, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JULY 11, 2008, A CONSIDERATION OF \$1,025.00 WAS RECEIVED FOR THE STAY.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20720  
NO: 05-737-CD

PLAINTIFF: WELLS FARGO BANK, N.A., SUCCESSOR BY MERGER TO WELLS FARGO BANK MINNESOTA, N.A.  
AS TRUSTEE F/K/A NORWEST BANK MINNESOTA, N.A., AS TRUSTEE FOR DELTA FUNDING HOME EQUITY LOAN  
TRUST 1999-2, BY ITS ATTORNEY IN FACT, OCWEN FEDERAL BANK FSB

vs.

DEFENDANT: DONALD E. KANOUFF AND RENEE D. KANOUFF

Execution REAL ESTATE

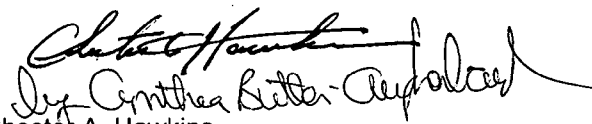
SHERIFF RETURN

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SHERIFF HAWKINS \$315.73

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

  
Chester A. Hawkins  
Sheriff

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

Wells Fargo Bank, N.A., successor by merger  
to Wells Fargo Bank Minnesota, N.A., as Trustee  
f/k/a Norwest Bank Minnesota, N.A, as Trustee for  
Delta Funding Home Equity Loan Trust 1999-2, by  
its attorney in fact, Ocwen Federal Bank, FSB

Vs.

NO.: 2005-00737-CD

Donald E. Kanouff and Renee D. Kanouff

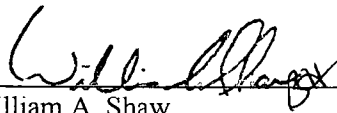
**TO THE SHERIFF OF CLEARFIELD COUNTY:**

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

- (1) See Attached Description

AMOUNT DUE/PRINCIPAL: \$63,242.28  
INTEREST FROM 1/23/06 at the per diem  
rate of \$10.88 until judgment is paid in full  
ATTY'S COMM: \$  
DATE: 01/24/2008

PROTH. COSTS PAID: \$145.00  
SHERIFF: \$  
OTHER COSTS: \$

  
\_\_\_\_\_  
William A. Shaw  
Prothonotary/Clerk Civil Division

Received this writ this 24<sup>th</sup> day  
of January A.D. 2008  
At 2:00 A.M./P.M. (P.M.)

Requesting Party: Bradley D. Sisley, Esq.  
261 Old York Road, Ste. 410  
Jenkintown, PA 19046  
(215) 572-8111

Chester A. Hawker  
Sheriff Joy Cynthia Butler

All that certain lot or piece of ground situate in **Borough of Houtzdale, Clearfield County**, of Pennsylvania, bounded and described as follows:

Beginning at the Northwestern corner of Grace Street and Pine Alley; thence along said Grace Street Fifty (50'.) feet to Lot No. 262, the property now or late of John Tyler; thence along said Lot No. 262 One hundred fifty (150') feet to Moose Alley; thence along Moose alley fifty (50') feet to Pine Alley; thence along said Pine alley One Hundred Fifty (150') feet to Grace Street and the place of beginning. Being Lot No. 261.

10-M14-399-18.

**BEING** the same premises which Ronald E. Archer and Susan L. Archer, his wife, by Deed dated November 17, 1989, and recorded November 17, 1989, in Book 1314, Page 320, granted and conveyed unto Donald E. Kanouff and Renee D. Kanuff, in fee.



**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME DONALD E. KANOUFF

NO. 05-737-CD

NOW, October 01, 2008, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on July 11, 2008, I exposed the within described real estate of Donald E. Kanouff And Renee D. Kanouff to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of \$1,025.00 and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	18.18
LEVY	15.00
MILEAGE	18.18
POSTING	15.00
CSDS	10.00
COMMISSION	20.50
POSTAGE	6.15
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	
ADD'L MILEAGE	72.72
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	1,025.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	
CONTINUED SALES	20.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$315.73</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	63,242.28
INTEREST @ 10.8800	9,792.00
FROM 01/23/2006 TO 07/11/2008	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$73,074.28</b>

**COSTS:**

ADVERTISING	366.82
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	315.73
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	145.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$971.55</b>

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

CHESTER A. HAWKINS, Sheriff



LAW OFFICES

Stern and Eisenberg LLP  
(successor to Stern and Stercho)

261 Old York Road • The Pavilion • Suite 410 • Jenkintown, PA 19046-3722 • Telephone: (215) 572.8111 • Facsimile: (215) 572.5025  
New Jersey Office: 22 North Main Street • Lambertville, NJ 08530

March 14, 2008

RE: WELLS FARGO BANK ET AL  
VS. DONALD E. KANOUFF AND RENEE D. KANOUFF  
C.C.P. CLEARFIELD COUNTY NO. 05-737-CD

Sheriff Office - Clearfield County  
Courthouse  
230 E. Market Street  
Clearfield, PA 16830  
Attn: Cindy

Dear Cindy:

Please POSTPONE the Sheriff's sale currently scheduled for APRIL 4, 2008 FOR 3 MONTHS  
UNTIL THE JULY 11/2008 SALE DATE.

Very truly yours,

  
RICHARD F. STERN

RFS/hc

SENT VIA FAX 814-765-5915

J:\HELEN\LETTERS\SALE LETTERS\CLEARFIELD COUNTY-POSTPONE-STAY.WPD

Richard F. Stern/rstern@sterneisenberg.com • Steven K. Eisenberg\*/seisenberg@sterneisenberg.com • Bradley D. Sisley\*/bsisley@sterneisenberg.com

\*Admitted to practice in PA &amp; NJ

Olga W. Stercho (1955-2003)





LAW OFFICES

Stern and Eisenberg LLP  
(successor to Stern and Stercho)261 Old York Road • The Pavilion • Suite 410 • Jenkintown, PA 19046-3722 • Telephone: (215) 572.8111 • Facsimile: (215) 572.5025  
New Jersey Office: 22 North Main Street • Lambertville, NJ 08530

June 2, 2008

RE: WELLS FARGO BANK ET AL  
VS. DONALD E. KANOUFF AND RENEE D. KANOUFF  
C.C.P. CLEARFIELD COUNTY NO. 05-737-CDSheriff Office - Clearfield County  
Courthouse  
230 E. Market Street  
Clearfield, PA 16830  
Attn: Cindy

Dear Cindy:

Please STAY the Sheriff's sale currently scheduled for JULY 11, 2008. The consideration received was \$1,025.00.

Very truly yours,

  
RICHARD F. STERN

RFS/hc

SENT VIA FAX 814-765-5915

J:\HELEN\LETTERS\SALE LETTERS\CLEARFIELD COUNTY-POSTPONE-STAY.WPD

Richard P. Stern/rsstern@sterneisenberg.com • Steven K. Eisenberg\*/seisenberg@sterneisenberg.com •

Olena W. Stercho (1955-2003)

\*Admitted to practice in PA &amp; NJ