

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

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

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

20050519-1
FILED 2CCShff
m/3/37/05 Atypd
MAY 19 2005 285.00

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

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.
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 26th day of each month thereafter.

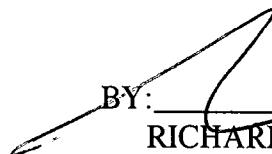
7. The following is due on the loan:

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.

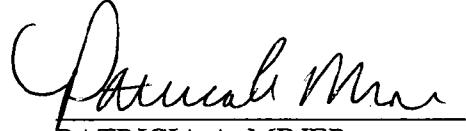
WHEREFORE, Plaintiff, Wells Fargo Bank. N.A., successor by merger to Wells Fargo Bank Minnesota, N.A., as Trustee f/k/a Norwest Bank Minnesota, N.A., as Trustee for Delta Funding Home Equity Loan Trust 1999-2, by its attorney in fact, Ocwen Federal Bank FSB requests this Court to enter judgment for foreclosure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



Patricia A. Miner
PATRICIA A. MINER
Default Servicing Manager

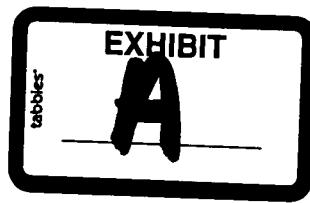
Date: MAY 13, 2005

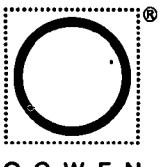
All that certain lot or piece of ground situate in **Borough of Houtzdale, Clearfield County**, of Pennsylvania, bounded and described as follows:

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.





OCWEN

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

HOMEOWNER'S PROPERTY	Donald E. Kanouff 815 Grace Street Houtzdale, PA 16651-0000
LOAN ACCOUNT CURRENT	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 Street Houtzdale, PA 16651-0000 IS SERIOUSLY IN DEFAULT because:

815 Grace

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

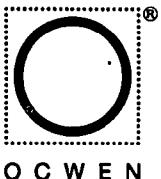
Ocwen Federal Bank FSB is attempting to collect a debt, and any information obtained will be used for that purpose.

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



O C W E N

September 08, 2003

0002513140

Renee D. Kanouff
815 Grace Street
Houtzdale, PA 16651

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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HOMEOWNER'S PROPERTY	Renee D. Kanouff 815 Grace Street Houtzdale, PA 16651-0000
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(b) Late charge(s) :	\$395.52
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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.

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HOW TO CONTACT THE LENDER

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

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.)
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)637-7368 FAX (717)637-3294	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962 (412)462-9964	CCCS of Northeastern Pennsylvania 7 South 7th Street Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-3285	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	31 W Market St Wilkes-Barre PA 18702 (570)821-0837 or (800)972-9537 FAX (570)821-1785
CCCS of Western PA 2000 Lingstown Road Harrisburg PA 17102 (717)541-1757 FAX (717)544-4670	Bedford-Fulton Housing Services 10241 Lincoln Highway Everett PA 15537 (814)623-9129 FAX (814)623-7187	1631 S Alberta St, Suite 100 State College PA 16801 (814)238-3669
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717)334-3158 FAX (717)334-8326	Keystone Economic Development Corporation 1934 Mary Grace Lane Johnstown PA 15901 (814)535-6556 FAX (814)539-1688	The Trichab Center of Northeastern PA 10 Public Avenue Montrose PA 18801 (570)278-1138 or (800)982-4045 FAX (570)278-1889
ALLEGHENY COUNTY	Weatherization Office	183 Elmira St
Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill Road, Bldg 200 Pittsburgh PA 15220 (412)429-2842 FAX (412)429-2315	917 Mifflin Street Huntingdon PA 16652 (814)643-2343	PO Box 218 Troy PA 16947 (570)297-2101
Action Housing, Inc. 425 6th Ave, Suite 906 Pittsburgh PA 15219 (412)391-1936 or (412)281-2102 or (800)797-2301 FAX (412)391-4512	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	German Street, PO Box 389 Dushore PA 16614 (570)928-9668 FAX (570)928-8144
CCCS of Western Pennsylvania, Inc. 109 Smithfield Street Pittsburgh PA 15222 (412)471-7384	Tableland Services, Inc. 533 East Main Street Somerset PA 15501 (814)445-9628 or (800)452-0148 FAX (814)443-1690	33 Walnut Street Wellboro PA 16901 (370)724-5252 FAX (370)724-5783
Urban League of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412)227-4802 FAX (412)251-5207	BERKS COUNTY	103 Warren Street, PO Box 709 Tunkhannock PA 18637 (570)836-6340 FAX (570)836-6332
Credit Counselors of PA 801 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	Budget Counseling Center 247 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610)375-7830	931 Main Street Homestead PA 18431 (570)253-8941 FAX (570)253-4817
Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893	Economic Opportunity Cabinet of Schenleyhill County 625 N. Centre Street Pottsville PA 17901 (717)622-1995 FAX (717)622-0429	BUCKS COUNTY
ARMSTRONG COUNTY	CCCS of Lehigh Valley 1671 Crescent Court East Whitehall PA 18052 (610)821-0111 or (800)220-2744 (814) only FAX (610)821-8932	Acara Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	Community Housing Counselor, Inc. PO Box 244 Kenmore Square PA 19148 (610)444-1682 FAX (610)444-4243	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne PA 19047 (215)730-4310 FAX (215)730-4318
Credit Counselors of PA 801 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)737-2933 FAX (412)338-9963	BLAIR COUNTY	HACE 167 Allegheny Ave, 2nd FL Philadelphia PA 19140 (215)426-8023 FAX (215)426-9122
Indiana Co. Community Action Program 227 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-3118	Bedford-Fulton Housing Services RD #1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187	Community Development Corp of Franklin 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
BEAVER COUNTY	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 or (814)944-5747	Northwest Counseling Service 5001 North Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8733
Action Housing, Inc. 425 6th Ave, Suite 906 Pittsburgh PA 15219 (412)391-1936 FAX (412)391-4512	Keystone Economic Development Corporation 1934 Mary Grace Lane Johnstown PA 15901 (814)533-6556 FAX (814)539-1688	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)363-3663 FAX (215)864-2666
Housing Opportunities of Beaver County, Inc. 510 Corporation St, Suite 207 Beaver, PA 15009 (724)728-7311	Weatherization Office 917 Mifflin Street Huntingdon PA 16652 (814)643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047
Housing Opportunities, Inc. 113 Seventh Street PO Box 9 McKeesport PA 15134	BRADFORD COUNTY	CCCS of Lehigh Valley 1671 Crescent Court East Whitehall PA 18052 (610)821-0111 or (800)220-2733 FAX (610)821-8932
	CCCS of Northeastern Pennsylvania	America Credit Counseling Institute

BUCKS COUNTY (cont.)	CARBON COUNTY (cont.)	CHESTER COUNTY (cont.)
<u>America Credit Counseling Institute</u> 755 York Rd, Suite 103 Warrington PA 18974 (215)444-9429 FAX (215)956-6344	<u>CCCS of Lehigh Valley</u> 1671 Crescent Court East Whitehall PA 18052 (610)821-4011 or (800)220-2733 FAX (610)821-8932	<u>Community Housing Counseling, Inc.</u> PO Box 244 Kernersville NC 27288 (610)444-1682 FAX (610)444-3243
<u>144 E. DeKalb Pike</u> King of Prussia PA 19406 (610)971-2210 FAX (610)265-4814	<u>CCCS of Northeastern Pennsylvania</u> 1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)387-9163 or (800)922-9537 FAX (570)387-9133	<u>Philadelphia Council for Community Adv</u> 100 North 17th Street, Suite 600 Philadelphia PA 19103 (215)367-7803 FAX (215)963-9941
<u>BUTLER COUNTY</u>	<u>9 South 7th Street</u> Stroudsburg PA 18360 (570)420-8980 or (800)922-9537 FAX (570)420-8981	<u>Community Development Corp of Franklin</u> Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012
<u>Action Housing, Inc.</u> 825 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	<u>11 W Market St</u> Wilkes-Barre PA 18702 (570)821-0317 or (800)922-9537 FAX (570)821-1783	<u>CCCS of Delaware Valley</u> Marshall Building 790 E Market St, Suite 215 West Chester PA 19382 (215)363-5663
<u>Housing Opportunities, Inc.</u> 550 Corporate St, Suite 207 McKeesport PA 15132 (412)664-1390 FAX (412)664-0873	<u>1631 S Atherton St, Suite 100</u> State College PA 16801 (814)238-1668 FAX (814)238-1669	<u>American Credit Counseling Institute</u> 343 Coates St Coatesville PA 19320 (888)212-6741
<u>Housing Opportunities, Inc.</u> 133 Seventh Street PO Box 9 McKeesport PA 15134 (412)664-1906 FAX (412)664-0873	<u>Commission on Economics Opportunity of Luzerne County</u> 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0510 or (800)822-0339 FAX (570)829-1665—CALL BEFORE FAXING (570)453-4994 HAZELTON FAX (570)453-5631—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK	<u>755 York Rd, Suite 103</u> Warrington PA 18974 (215)444-9429 FAX (215)956-6344
<u>CCCS of Western PA</u> YMCA Building 339 North Washington Street Butler PA 16001 (724)282-7812	<u>CENTRE COUNTY</u>	<u>144 E. DeKalb Pike</u> King of Prussia PA 19406 (610)971-2210 FAX (610)265-4814
<u>Mos Valley Unemployed Committee</u> 120 E. 9th Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	<u>CLARION COUNTY</u>
<u>Credit Counselors of PA</u> 401 Wood Street, Suite 906 Pittsburgh PA 15222 (412)338-9954 or (800)777-2913 FAX (412)338-9961	<u>Lycoming-Clymont Co Comm For Community Action (STEP)</u> 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0387 FAX (570)322-2197	<u>CCCS of Western PA</u> YMCA Building 339 North Washington Street Butler PA 16001 (412)282-7812
<u>CAMBRIA COUNTY</u>	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-1668 FAX (814)238-1669	<u>CLEARFIELD COUNTY</u>
<u>Bedford-Pulaski Housing Services</u> RD #1, Box 384 Everett PA 15337 (814)623-9129 FAX (814)623-7187	<u>CCCS of Northeastern Pennsylvania</u> 201 Basin Street Williamsport PA 17703 (570)326-0387 FAX (570)322-2197	<u>Keystone Economic Development Corporation</u> 1934 Mary Grace Lane Johnstown PA 15901 (814)533-6356 FAX (814)539-1688
<u>Indiana Co. Community Action Program</u> 227 Water Street, Box 187 Indiana PA 15701 (724)465-2637 FAX (724)465-5118	<u>CCCS of Western Pennsylvania</u> 219-A College Park Plaza Johnstown PA 15904 (814)539-6133	<u>CCCS of Western Pennsylvania</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747
<u>CCCS of Western PA</u> 219-A College Park Plaza Johnstown PA 15904 (814)539-6445	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-1668 FAX (814)238-1669	<u>Indiana Co. Community Action Program</u> 227 Water Street, Box 187 Indiana PA 15701 (724)465-2637 FAX (724)465-5118
<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	<u>CHESTER COUNTY</u>	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-1668 FAX (814)238-1669
<u>Keystone Economic Development Corporation</u> 1934 Mary Grace Lane Johnstown PA 15901 (814)533-6356 FAX (814)539-1688	<u>Acum Housing Corporation</u> 846 North Broad Street Philadelphia PA 19130 (215)761-1221 FAX (215)765-1427	<u>CLINTON COUNTY</u>
<u>Tabledoor Services, Inc.</u> 533 East Main Street Somerset PA 15501 (814)445-9628 or (800)432-0148 FAX (814)443-3690	<u>Budget Counseling Center</u> 247 North Fifth Street Reading PA 19601 (610)375-7866 FAX (610)375-7830	<u>Lycoming-Clymont Cosmics</u> Commission For Community Action (STEP) 2138 Lincoln Street PO Box 1328 Williamsport PA 17703 (570)326-0387 FAX (570)322-2197
<u>CAMERON COUNTY</u>	<u>HACC</u> 167 Allegheny Ave, 2nd Fl. Philadelphia PA 19140 (215)426-8023 FAX (215)426-9122	<u>CCCS of Northeastern PA</u> 201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6626
<u>Northern Tier Community Action Corp</u> PO box 389 113 West 4th Street Emporium PA 15334 (814)846-1161 FAX (814)846-0823	<u>Media Fellowship House</u> 102 S Jackson St Media PA 19063 (610)563-0846 FAX (610)563-8567	<u>CCCS of Northeastern Pennsylvania</u> 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-1668 FAX (814)238-1669
<u>CCCS of Western Pennsylvania, Inc.</u> 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	<u>Tabor Community Services Inc.</u> 439 E King Street Lancaster PA 17602 (717)397-5182 or (800)788-3062 (H.O. only) FAX (717)399-4127	
<u>CARBON COUNTY</u>	<u>America Red Cross of Chester</u> 1729 Edgemont Ave Chester PA 19013 (610)374-1484	
	<u>Northwest Counseling Services</u> 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-4733	

COLUMBIA COUNTY	DELAWARE COUNTY (cont.)	FAYETTE COUNTY (cont.)
CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (370)821-0837 or (800)922-9537 FAX (370)821-1785	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5665 FAX (215)563-7020	Tableland Services Inc. 131 North Center Avenue Somerset PA 15501 (814)445-9628 FAX (814)443-3690
1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (370)587-9163 or (800)922-9537 FAX (370)587-9134/9135	Media Fellowship House 102 S Jackson Street Media PA 19063 (610)563-0846 FAX (610)563-8567	Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2891
Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (370)826-0510 or (800)822-0359 FAX (370)829-1665—CALL BEFORE FAXING (370)455-4994 HAZELTON FAX (370)455-5631—CALL BEFORE FAXING (370)836-4090 TUNKHANNOCK	Philadelphia Council for Community Adv 100 North 17th Street, Suite 600 Philadelphia PA 19103 (215)567-7803 FAX (215)563-9941	Fayette County Community Action Agency, Inc. 137 North Beeson Avenue Uniontown PA 15401 (724)437-6050 or (800)427-0410 FAX (412)437-4418
CRAWFORD COUNTY Booker T. Washington Center 1720 Holland Street Erie PA 16303 (814)453-4744 FAX (814)453-5749	America Red Cross of Chester 1729 Edgemont Ave Chester PA 19013 (610)874-1484	CCCS of Western PA 199 Edison Street Uniontown PA 15401 (724)439-8939
John P. Kennedy Center, Inc. 2021 East 10th Street Erie PA 16310 (814)898-0400 FAX (814)898-1243	Northwest Counseling Services 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead PA 15120 (412)462-9962
Greater Erie Community Action Committee 18 West 9th Street Erie PA 16501 (814)459-4581 FAX (814)456-0161	HACE 167 Allegheny Ave, 2nd FL Philadelphia PA 19140 (215)426-8023 FAX (215)426-9122	FORREST COUNTY Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street PO Box 547 Warren PA 16365 (814)726-2400 FAX (814)723-0210
Shenango Valley Urban League, Inc. 501 Indiana Avenue Ferry PA 16121 (412)981-5310	Community Housing Counselor, Inc. PO Box 244 Kenon Square PA 19148 (610)444-3682 FAX (610)444-8243	FRANKLIN COUNTY Financial Services Unlimited 31 West 3rd Street Waynesboro PA 17268 (717)762-3285
CUMBERLAND COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	Community Development Corp of Franklin Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	CCCS of Delaware Valley 250 North Providence Road Media PA 19063 (215)563-1663	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227
Financial Counseling Services of Franklin 31 West 1st Street Waynesboro PA 17268 (717)762-1285	ACCI 175 Stafford Ave, Suite 1 Wayne PA 19087 (610)971-2210 FAX (610)687-7860	CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670
YWCA of Carlisle 101 G Street Carlisle PA 17013 (717)243-1818 FAX (717)731-9589	ELK COUNTY John P. Kennedy Center, Inc. 2021 East 20th Street Erie PA 16310 (814)898-0400 FAX (814)898-1243	YWCA of Carlisle 101 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	Northern Tier Community Action Corp PO Box 389 135 West 4th Street Emporia PA 15834 (814)486-1161 FAX (814)486-0825	America Red Cross—Hanover Chapter 529 Carlisle Street Hanover PA 17331 (717)234-5925 FAX (717)637-3294
Adams County Housing Authority 139-143 Carlisle St. Gettysburg PA 17323 (717)334-1518 FAX (717)334-8324	ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie PA 16303 (814)453-4744 FAX (814)453-5749	Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459
DAPHIN COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670	John P. Kennedy Center, Inc. 2021 East 20th Street Erie PA 16310 (814)898-0400 FAX (814)898-1243	Adams County Housing Authority 139-143 Carlisle St. Gettysburg PA 17323 (717)334-1518 FAX (717)334-8324
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)234-2227	Greater Erie Community Action Committee 18 West 9th Street Erie PA 16501 (814)459-4581 FAX (814)456-0161	FULTON COUNTY Bedford-Fulton Housing Services RD 1, Box 384 Everett PA 15537 (814)623-9129 FAX (814)623-7187
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-5925 FAX (717)234-9459	FAYETTE COUNTY Action Housing, Inc. 925 6th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	Financial Counseling Services of Franklin 31 West 1st Street Waynesboro PA 17268 (717)762-1285
DELAWARE COUNTY		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	LACKAWANNA COUNTY (cont.)	LUZERNE COUNTY (cont.)
Action Housing, Inc. 425 6 th Ave, Suite 950 Pittsburgh PA 15219 (412)391-1956 or (412)281-2102 FAX (412)391-4512	CCCS of Northeastern Pennsylvania 4400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1993 FAX (570)622-0429
Community Action Southwest 22 West High Street Waynesburg PA 15370 (724)852-2893 FAX (412)627-7713	LANCASTER COUNTY	LYCOMING COUNTY
Mon Valley Unemployed Committees 120 E. 9 th Avenue Homestead PA 15120 (412)462-9962 FAX (412)462-9964	Community Housing Counselor, Inc. PO Box 244 Kennett Square PA 19348 (610)444-3682 FAX (610)444-8243	CCCS of Northeastern Pennsylvania 1 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1783
CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290	CCCS of Western Pennsylvania, Inc. 912 South George Street York PA 17403 (717)846-4176	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
HUNTINGDON COUNTY	Tabor Community Services Inc. 439 E King Street Lancaster Pa 17602 (717)397-5182 or (800)788-3062 FAX (717)399-4127	201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6626
Weatherization Office 917 Mifflin Street Huntingdon PA 16632 (814)643-2343	LAWRENCE COUNTY	Lycoming-Clinton Counties Commission For Community Action (STEP) 218 Lincoln Street PO Box 1128 Williamsport PA 17703 (570)326-0587 FAX (570)322-2197
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747	CCCS of Western Pennsylvania 300 Federal Plaza—Suite 406 North Mill Street New Castle PA 16101 (724)652-8074	MCKEAN COUNTY
INDIANA COUNTY	312 Chestnut Street, Suite 227 Meadville PA 16335 (814)333-8370	John F. Kennedy Center, Inc. 2021 East 20 th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243
CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)838-1290	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell PA 16121 (724)981-3310	Northern Tier Community Action Corp PO Box 389 133 West 4 th Street Emporium PA 15834 (814)486-1161 FAX (814)486-0825
Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown PA 15901 (814)533-6556 FAX (814)539-1688	Housing Opportunities of Beaver County 550 Corporation St, Suite 207 Beaver PA 15009 (724)728-7202 FAX (412)728-7202	MERCER COUNTY
Indiana Co. Community Action Program 227 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	CCCS of Western Pennsylvania 219-A College Park Plaza Johnstown PA 15904 (814)539-4333	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell PA 16121 (724)981-3310
JEFFERSON COUNTY	LEBANON COUNTY	CCCS of Western Pennsylvania, Inc. YMCA Building 319 North Washington Street Butler PA 16001 (724)282-7812
John F. Kennedy Center, Inc. 2021 East 20 th Street Erie PA 16510 (814)898-0400 FAX (814)898-1243	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville PA 17901 (570)622-1993 FAX (570)622-0429	MIFFLIN COUNTY
Indiana Co. Community Action Program 227 Water Street, Box 187 Indiana PA 15701 (724)465-2657 FAX (724)465-5118	Tabor Community Services Inc. 439 E King Street Lancaster Pa 17602 (717)397-5182 or (800)788-3062 FAX (717)399-4127	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814)944-8100 FAX (814)944-5747
CCCS of Western PA YMCA Building 319 North Washington Street Butler PA 16001 (724)282-7812	LEHIGH COUNTY	CCCS OF Northeastern PA 1631 S Atherton St, Suite 100 State College PA 16801 (814)238-1668 FAX (814)238-1669
UNIATA COUNTY	CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1783	Weatherization Office 917 Mifflin 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	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135	MONROE COUNTY
Weatherization Office 917 Mifflin Street Huntingdon PA 16632 (814)643-2343	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0310 or (800)822-0339	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135
LACKAWANNA COUNTY	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)826-0310 or (800)822-0339	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702

MONTGOMERY COUNTY	PHILADELPHIA COUNTY (cont.)	SNYDER COUNTY
<p>Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427</p> <p>CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown PA 19401 (215)563-5663</p> <p>Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7500 FAX (215)324-8753</p> <p>Community Action Development Commission 701 Dekalb Street Norristown PA 19401 (610)277-6363 FAX (610)277-2123</p>	<p>Media Fellowship House 102 S Jackson Street Media PA 19063 (610)365-0846 FAX (610)365-8367</p> <p>CCCS of Delaware Valley 100 North 17th Street, Suite 600 Philadelphia PA 19103 (215)677-7803 FAX (215)963-9941</p> <p>CCCS of Delaware Valley One Cherry Hill, Suite 213 Cherry Hill NJ 08002 (215)563-5663</p> <p>Housing Association of Delaware Valley 1300 Walnut Street, Suite 601 Philadelphia PA 19102 (215)545-6010 FAX (215)790-9132</p> <p>Housing Association of Delaware Valley 558 North Walls Street Philadelphia PA 19123 (215)978-0224 FAX (215)765-7614</p> <p>Community Development Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215)744-2990 FAX (215)744-2012</p> <p>American Credit Counseling Institute</p> <p>343 Coates St Coatesville PA 19320 (888)212-6741</p> <p>144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210</p> <p>735 York Rd, Suite 103 Warrington PA 18974 FAX (215)956-6344</p>	<p>CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670</p> <p>Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-9293 FAX (717)234-9439</p> <p>YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589</p> <p>Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-1283</p> <p>Weatherization Office 317 Millin Street Huntingdon PA 16632 (814)643-2343</p> <p>Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)232-2227</p>
PHILADELPHIA COUNTY	PHILADELPHIA COUNTY (cont.)	SNYDER COUNTY
<p>CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1783</p> <p>1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135</p> <p>201 Basin Street Williamsport PA 17703 (570)323-6627 FAX (570)323-6626</p> <p>Economic Opportunity Cabinet of Schuylkill County 223 North Centre Street Pottsville PA 17901 (570)622-1993 FAX (570)622-0429</p>	<p>343 Coates St Coatesville PA 19320 (888)212-6741</p> <p>144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210</p> <p>735 York Rd, Suite 103 Warrington PA 18974 FAX (215)956-6344</p>	<p>CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg PA 15601 (724)833-1290</p> <p>CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814)539-6335</p> <p>Tableland Services Inc. 131 North Center Avenue Somerset PA 15501 (814)445-9628 FAX (814)443-3690</p>
PERRY COUNTY	PIKE COUNTY	SULLIVAN COUNTY
<p>CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg PA 17102 (717)541-1757 FAX (717)541-4670</p> <p>Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg PA 17101 (717)234-9293 FAX (717)234-9439</p> <p>YWCA of Carlisle 301 G Street Carlisle PA 17013 (717)243-3818 FAX (717)731-9589</p> <p>Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro PA 17268 (717)762-1283</p> <p>Weatherization Office 317 Millin Street Huntingdon PA 16632 (814)643-2343</p> <p>Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717)232-9757 FAX (717)232-2227</p>	<p>CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1783</p> <p>9 South 7th Street Stroudsburg PA 18360 (570)420-8930 or (800)922-9537 FAX (570)420-8931</p> <p>1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135</p>	<p>CCCS of Northeastern Pennsylvania 31 W Market St PO Box 1127 Wilkes-Barre PA 18702 (570)821-0837 or (800)922-9537 FAX (570)821-1783</p> <p>1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570)587-9163 or (800)922-9537 FAX (570)587-9134/9135</p> <p>The Trehab Center of Northeastern PA 143 Elmira Street, PO Box 218 Troy PA 16947 (717)297-2101 FAX (717)297-2799</p>
PHILADELPHIA COUNTY	POTTER COUNTY	SULLIVAN COUNTY
<p>Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427</p> <p>Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7300 FAX (215)324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5663 FAX (215)563-7020</p>	<p>343 Coates St Coatesville PA 19320 (888)212-6741</p> <p>144 E Dekalb Pike King of Prussia PA 19406 (610)971-2210</p> <p>735 York Rd, Suite 103 Warrington PA 18974 FAX (215)956-6344</p>	<p>143 Elmira Street, PO Box 218 Troy PA 16947 (717)297-2101 FAX (717)297-2799</p> <p>17 Craffon Street Wellsville PA 16901 (570)724-5222 FAX (570)724-5783</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p>
PHILADELPHIA COUNTY	SCHUYLKILL COUNTY	SULLIVAN COUNTY
<p>Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427</p> <p>Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7300 FAX (215)324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5663 FAX (215)563-7020</p>	<p>Commission on Economic Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)265-0110 or (800)922-0339 FAX (570)829-1665—CALL BEFORE FAXING (570)455-4994 HAZELTON FAX (570)453-3631—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK</p> <p>Economic Opportunity Cabinet of Schuylkill County 223 North Centre Street Pottsville PA 17901 (570)622-1993 FAX (570)622-0429</p> <p>CCCS of Lehigh Valley PO Box A Whitehall PA 18032 (610)821-4011 FAX (610)821-8932</p>	<p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p>
PHILADELPHIA COUNTY	SCHUYLKILL COUNTY	SULLIVAN COUNTY
<p>Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427</p> <p>Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7300 FAX (215)324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5663 FAX (215)563-7020</p>	<p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p>	<p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p>
PHILADELPHIA COUNTY	SUSQUEHANNA COUNTY	SULLIVAN COUNTY
<p>Acorn Housing Corporation 846 North Broad Street Philadelphia PA 19130 (215)765-1221 FAX (215)765-1427</p> <p>Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215)324-7300 FAX (215)324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia PA 19107 (215)563-5663 FAX (215)563-7020</p>	<p>Commission on Economic Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre PA 18702 (570)265-0110 or (800)922-0339 FAX (570)829-1665—CALL BEFORE FAXING (570)455-4994 HAZELTON FAX (570)453-3631—CALL BEFORE FAXING (570)836-4090 TUNKHANNOCK</p> <p>Economic Opportunity Cabinet of Schuylkill County 223 North Centre Street Pottsville PA 17901 (570)622-1993 FAX (570)622-0429</p> <p>CCCS of Lehigh Valley PO Box A Whitehall PA 18032 (610)821-4011 FAX (610)821-8932</p>	<p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p> <p>103 Warren Street, PO Box 709 Tunkhannock PA 18657 (570)826-6840 FAX (570)826-6332</p>

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

183 Elmira Street, PO Box 218
Troy PA 16947
(370)297-2101
FAX (370)297-2799

17 Crafton Street
Wellsboro PA 16901
(370)724-5252
FAX (370)724-5783

103 Warren Street, PO Box 709
Tunkhannock PA 18657
(370)836-6840
FAX (370)836-6332

German Street, PO Box 389
Fax (370)297-2799
(370)928-9668
FAX (370)928-3144

931 Main Street
Honesdale PA 18431
(370)253-8941
FAX (370)253-4817

7 Lake Avenue, Box 339
Montrose PA 18801
(370)278-3338 or (800)892-4045
FAX (370)278-1889

TIoga County**CCCS of Northeastern Pennsylvania**

31 W Market St
PO Box 1127
Wilkes-Barre PA 18702
(370)821-0837 or (800)922-9537
FAX (370)821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit PA 18411
(370)587-9163 or (800)922-9337
FAX (370)587-9134/9113

The Trehab Center of Northeastern PA

183 Elmira Street, PO Box 218
Troy PA 16947
(370)297-2101
FAX (370)297-2799

17 Crafton Street
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931 Main Street
Honesdale PA 18431
(370)253-8941
FAX (370)253-4817

7 Lake Avenue, Box 339
Montrose PA 18801
(370)278-3338 or (800)892-4045
FAX (370)278-1889

UNION COUNTY

Lycoming-Cinton Counties
Commission For Community Action (STEP)
1138 Lincoln Street
PO Box 1328
Williamsport PA 17703
(370)326-0587
FAX (370)322-2197

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona PA 16602
(314)944-8100
FAX (314)944-5747

CCCS of Northeastern Pennsylvania
31 W Market St
PO Box 1127
Wilkes-Barre PA 18702
(370)821-0837 or (800)922-9537
FAX (370)821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit PA 18411
(370)587-9163 or (800)922-9537
FAX (370)587-9134/9113

VENANGO COUNTY

Greater Erie Community Action Committee
18 West 9th Street
Erie PA 16501
(314)459-4581
FAX (314)459-0161

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie PA 16510
(314)838-0400
FAX (314)838-1243

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler PA 16001
(724)232-7812

WARREN COUNTY

Booker T. Washington Center
1720 Holland Street
Erie PA 16503
(314)453-5744
FAX (314)453-5749

Warren-Forrest County Economic Opportunity Council
1209 Pennsylvania Avenue, West
PO Box 547
Warren PA 16365
(314)726-2400
FAX (314)721-0510

Greater Erie Community Action Committee
18 West 9th Street
Erie PA 16501
(314)459-4581
FAX (314)459-0161

WASHINGTON COUNTY

Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh PA 15219
(412)391-1956 or (412)281-2102
FAX (412)291-4312

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 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

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.
83 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 COUNTY**CCCS of Northeastern Pennsylvania**

9 South 7th Street
Broadsburg PA 18360
(370)420-8980 or (800)922-9537
FAX (370)420-8981

31 W Market St
PO Box 1127
Wilkes-Barre PA 18702
(370)821-0837 or (800)922-9537
FAX (370)821-1785

1400 Abington Executive Park, Suite 1
Clarks Summit PA 18411
(370)587-9163 or (800)922-9537
FAX (370)587-9149/13

The Trehab Center of Northeastern PA

183 Elmira Street, PO Box 218
Troy PA 16947
(370)297-2101
FAX (370)297-2799

WAYNE COUNTY (cont.)

The Trehab Center of Northeastern PA
103 Warren Street, PO Box 709
Tunkhannock PA 18657
(370)836-6840
FAX (370)836-6332

German Street, PO Box 389
Fax (370)297-2799
(370)928-9668
FAX (370)928-3144

931 Main Street
Honesdale PA 18431
(370)253-8941
FAX (370)253-4817

7 Lake Avenue, Box 339
Montrose PA 18801
(370)278-3338 or (800)892-4045
FAX (370)278-1889

WESTMORELAND COUNTY

Action Housing, Inc.
425 6th Ave, Suite 930
Pittsburgh PA 15219
(412)391-1956 or (412)281-2102
FAX (412)391-4512

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 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)465-3113

Keystone Economic Development Corporation
1934 Mary Grace Lane
Johnstown PA 15901
(314)533-6556
FAX (314)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)439-4939

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

Tableland Services Inc.
313 East Main Street
Somerset PA 15301
(314)445-9628 or (800)432-0148
FAX (314)443-3690

4
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
CL-012-36-Bd
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

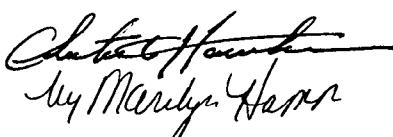
RETURN COSTS

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

Sworn to Before Me This

So Answers,

____ Day of _____ 2005



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 pd.
m 11:40 AM 20.00
JAN 26 2006 recd Notice
to Defs
William A. Shaw
Prothonotary/Clerk of Court Statement
to Atty
6N

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.

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
HELEN CAPASSO, Notary Public
Jenkintown Boro., Montgomery County
My Commission Expires October 21, 2008

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

Helen Capasso

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
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 : :

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
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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

Copy

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 :

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 H. Gray

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, No. 05-737 CD, Ocwen Federal Bank FSB

vs.

Donald E. Kanouff and
Renee D. Kanouff

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 12:09 PM
JAN 26 2006
Levits with
prop. descr.

William A. Shaw
Prothonotary/Clerk of Courts
Atty pd 20.00
(66)

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

No. Term, 19 J.D.

No. Term, 19 A.D.

Prothonotary/Clerk of Courts
William A. Shaw

JAN 26 2006
FILED
DEPT

00000000000000000000000000000000

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 Northwest 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

PRAECEIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Filed:


Richard F. Stern

Attorney for Plaintiff(s)

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

Address: Premises: 815 Grace Street
Houtzdale, PA 16651
Where papers may be served.

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 Praeclipe 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
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 :

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

BY:

STERN AND EISENBERG LLP

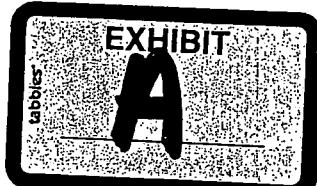
RICHARD F. STERN,
Attorney for Plaintiff

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

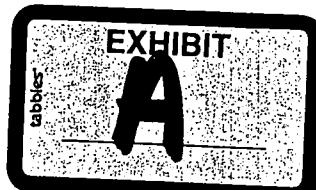
Sheriff

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.

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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
01/31/2006
JUN 09 2006
LAW

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
In Compliance
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
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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 26th 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

Chesler A. Hawley
Sheriff By Cynthia Button - Aughard Dep

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:

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



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/rstern@sterneisenberg.com • Steven K. Eisenberg/seisenberg@sterneisenberg.com • Bradley D. Sisley/bsisley@sterneisenberg.com

*Admitted to practice in PA & NJ

Olena 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:

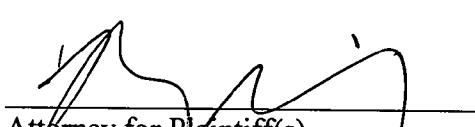
Issue Writ of Execution in the above matter:

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



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

FILED
100-600075
m/13/08 w/prop desc.
JAN 24 2008 to Sheriff

William A. Shaw
Prothonotary/Clerk of Courts Att'y mt. 20.00

GW

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

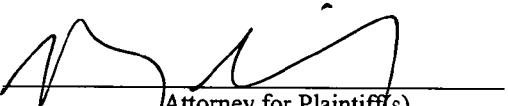
Donald E. Kanouff and
Renee D. Kanouff

FILED
JAN 24 2006
William A. Shaw
Prothonotary/Clerk of Courts

Premises: 815 Grace Street, Houtzdale, PA 16651

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

Filed:



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

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 Praeclipe 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

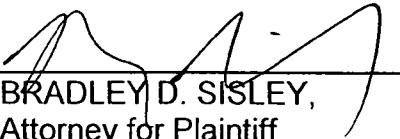
Dear Sir or Madam:

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. Kanouff, 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

COPY

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 _____ day
of _____ A.D. _____
At _____ A.M./P.M.

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

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.

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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 NO CC
m/11/4/08
FEB 21 2008
W.A. Shaw
Prothonotary/Clerk of Courts

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT <i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at www.usps.com	
CERTIFIED MAIL	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	

FEB
Postmark
100
2008
USPS

Send To: *Renee D. Kanouff*
 Street: *Ap. #102*
 or PO Box No. *815 Grace St.*
 City, State, 21044
Hougtalde PA 16651

PS Form 3800, August 2006 Sec Reverse for Instructions

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE-POSTMASTER		
<p>Received From: STERN & EISENBERG LLP Attorneys at Law Tax Pavilion 261 Old York Road, Suite 410 Jenkintown, PA 19046-3722</p>		
One piece of ordinary mail addressed to: <p>Tax Claim Bureau 230 East Market Street Clearfield, PA 16830</p>		

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	

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE-POSTMASTER	
<p>Received From: STERN & EISENBERG LLP Attorneys at Law The Pavilion 261 Old York Road, Suite 410 Jenkintown, PA 19046-3722</p> <p>One piece of ordinary mail addressed to: Pennsylvania Housing Finance Agency, 211 North Front Street HARRISBURG, PA 17101</p> <p style="text-align: right;">10/20/2008 8 2008</p>	

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL. DOES NOT PROVIDE FOR INSURANCE--POSTMASTER		
<p>Received From: STERN & EISENBERG LLP Attorneys at Law The Pavilion 251 Old York Road, Suite 410 Jenkintown, PA 19046-3722</p>		
<p>One piece of ordinary mail addressed to: Beneficial Consumer Discount Company 2008 <u>dba</u> Beneficial Mortgage Company of U.S. Pennsylvania 1067 Pennsylvania Ave. Tyrone, PA 16888</p>		

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

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 :
VS. : NO. 05-737 CD

PRAECIPE TO VACATE JUDGMENT UPON
MODIFICATION OF LOAN

TO THE PROTHONOTARY:

Subsequent to the entry of judgment, Defendant cured the default. Accordingly, Plaintiff, WELL'S 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

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

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

Debt: \$63,242.28

Vs.

Atty's Comm.:

Donald E. Kanouff
Renee D. Kanouff

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.

Willie L. Kan lm
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
078-52671
OCT 02 2008
S
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

SHERIFF HAWKINS \$315.73

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

Chester A. Hawkins
by Cynthia Bitter-Alphacard
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

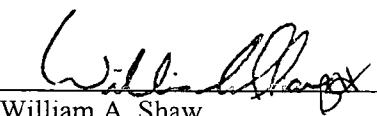
TO THE SHERIFF OF CLEARFIELD COUNTY:

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(1) See Attached Description

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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 24th day
of January A.D. 2008
At 2:00 A.M.P.M.

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

Chester A. Hawkins
Sheriff by Cynthia Butlerayhendal

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.

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**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:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR SERVICE	15.00	DEBT-AMOUNT DUE	63,242.28
MILEAGE	15.00	INTEREST @ 10.8800	9,792.00
LEVY	18.18	FROM 01/23/2006 TO 07/11/2008	
MILEAGE	15.00	ATTORNEY FEES	
POSTING	18.18	PROTH SATISFACTION	
CSDS	15.00	LATE CHARGES AND FEES	
COMMISSION	10.00	COST OF SUIT-TO BE ADDED	
POSTAGE	20.50	FORECLOSURE FEES	
HANDBILLS	6.15	ATTORNEY COMMISSION	
DISTRIBUTION	15.00	REFUND OF ADVANCE	
ADVERTISING	25.00	REFUND OF SURCHARGE	40.00
ADD'L SERVICE	15.00	SATISFACTION FEE	
DEED		ESCROW DEFICIENCY	
ADD'L POSTING		PROPERTY INSPECTIONS	
ADD'L MILEAGE	15.00	INTEREST	
ADD'L LEVY	72.72	MISCELLANEOUS	
BID/SETTLEMENT AMOUNT	1,025.00	TOTAL DEBT AND INTEREST	\$73,074.28
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	366.82
BILLING/PHONE/FAX		TAXES - COLLECTOR	
CONTINUED SALES	20.00	TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$315.73	LIEN SEARCH	
		ACKNOWLEDGEMENT	
DEED COSTS:		DEED COSTS	0.00
ACKNOWLEDGEMENT		SHERIFF COSTS	315.73
REGISTER & RECORDER		LEGAL JOURNAL COSTS	144.00
TRANSFER TAX 2%	0.00	PROTHONOTARY	145.00
TOTAL DEED COSTS	\$0.00	MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		TOTAL COSTS	\$971.55

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

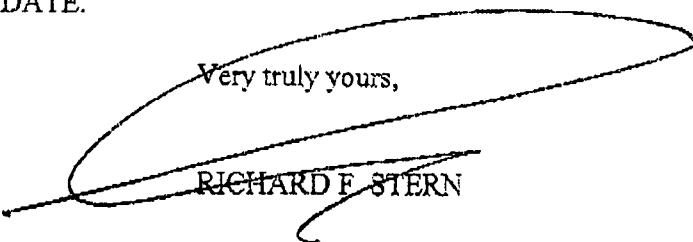
RE: WELLS FARGO BANK ET AL
VS. DONALD E. KANOUFF AND RENEE D. KANOUFF
C.C.P. CLEARFIELD COUNTY NO. 05-737-CD

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 & NJ

Olena W. Stercho (1955-2003)



LAW OFFICES

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New Jersey Office: 22 North Main Street • Lambertville, NJ 08530

June 2, 2008

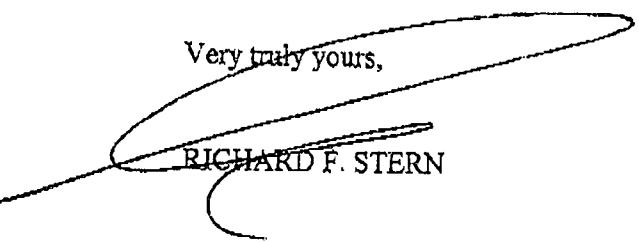
RE: WELLS FARGO BANK ET AL
VS. DONALD E. KANOUFF AND RENEE D. KANOUFF
C.C.P. CLEARFIELD COUNTY NO. 05-737-CD

Sheriff 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

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