

05-1018-CD
Mortg. Elec. Reg. vs. Keven Finley

2005-1018-CD
Mortg. Elec. Reg. v. Keven Finley

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 627-1322

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY

Mortgagor and Real Owner

Section 1 Lot 67 Treasure Lake

Dubois, PA 15801

Defendant

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. *05-1018-CD*

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claim in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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 BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

FILED

*Att'y
m/24/05
JUL 13 2005*

85.00

William A. Shaw
Prothonotary/Clerk of Courts

2cc Shff

Aug 27, 2005
Reinstated/Reissued to Sheriff/Attorney
for service.

W.A. Shaw
Deputy Prothonotary

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

AVISO

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

'RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEERE CON INFORMACION DE COMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTINGTO COLLECT
A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

Resources available for Homeowners in Foreclosure

ACT NOW!

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to **SAVE YOUR HOME FROM FORECLOSURE**.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call Pennsylvania Housing Finance Agency at 800-342-2397 for a counseling agency in your neighborhood.
- 3). Visit HUD'S website www.hud.gov/offices/hsg/sfh/econ/econ.cfm for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call your lender and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Carol at 215-825-6329. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-4734.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

This Action of Mortgage Foreclosure will continue unless you take action to stop it.

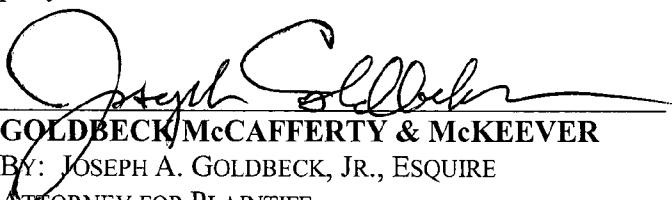
COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The name and address of the Defendant is KEVEN J. FINLEY, 1672 Treasure Lake, Du Bois, PA 15801-9044, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On August 10, 2001 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200112649. The Mortgage and Assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g) which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. Mortgage Electronic Registration Systems Inc. is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for Countrywide Home Loans Servicing LP, which is the owner of the entire beneficial interest in the mortgage.
5. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A".
6. The mortgage is in default because monthly payment of principal and interest upon said mortgage due March 01, 2005, and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.
7. The following amounts are due on the mortgage:

Principal Balance	\$48,542.70
Interest from 02/01/2005	\$2,467.03
through 07/31/2005 at 10.2500%	
Per Diem interest rate at \$13.63	
Reasonable Attorney's Fee	\$1,250.00
If the Mortgage is reinstated prior to a Sheriff's Sale the Attorney's Fees may be less than this amount based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff reserves its right to collect Attorney's fees of up to 5% of the remaining principal balance (\$2,427.14) in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.	
Late Charges from 03/01/2005 to 07/31/2005	\$112.79
Monthly late charge amount at \$22.56	
Costs of suit and Title Search	<u>\$900.00</u>
Monthly Escrow amount \$132.45	
	<u><u>\$53,272.52</u></u>

8. Plaintiff is not seeking a judgment of personal liability (or in personam judgment) against the Defendant in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.
9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by Certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant has not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$53,272.52, together with interest at the rate of \$13.63, per day and other expenses incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: 
GOLDBECK/ McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, Michael D. Vestal, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 7-11-05



Michael D. Vestal
COUNTRYWIDE HOME LOANS INC.

Exhibit A

Legal Description: (As shown on Mortgage)

ALL THAT CERTAIN TRACT OF LAND, TOGETHER WITH ALL IMPROVEMENTS THEREON, DESIGNATED AS LOT 67, SECTION 1, "BARBADOS" IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY IN MISCELLANEOUS DOCKET MAP FILE NO. 25, MAP #128-D02-001-00067-00-21

UNDER AND SUBJECT, NEVERTHELESS, TO ALL RESERVATIONS, RESTRICTIONS, COVENANTS, CONDITIONS, EASEMENTS, LEASES AND RIGHTS OF WAY APPEARING OF RECORD, INCLUDING BUT NOT LIMITED TO THOSE APPEARING AT DEED BOOK 1273, PAGE 182, WHICH ARE:

Exhibit B

1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

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

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty-five (35) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT THIRTY-FIVE (35) DAYS.** IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty-five (35) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty-five (35) days of your face-to-face meeting.

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

AGENCY ACTION - Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

NOTICE OF INTENT TO FORECLOSE

YOUR HOME LOAN IS IN A STATE OF DEFAULT DUE TO THE REASONS MENTIONED IN THIS NOTICE.

YOU MUST TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at:

Section 1 Lot 67 Treasure Lake, Dubois, PA

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Payments:</u>	\$583.64	\$1,167.28
	\$583.47	\$583.47
<u>Late Charges:</u>	\$22.56	\$45.12
<u>Other Late Charges:</u>	Total Late Charges: Uncollected Costs:	\$0.00 \$0.00
	TOTAL DUE:	\$1,704.65

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable)

PAYMENT INSTRUCTIONS

Please

- Make your check payable to Countrywide Home Loans
- Write your account number on your check or money order
- Write in any additional amounts you are including
(If total is more than \$5000, please send certified check)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Payments: All payments will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

All premium payments for credit life insurance will be applied after application of any principal and interest payments due, but before any other amounts due on your loan are applied.

Additional amounts. If you submit an additional principal amount, an additional escrow amount and/or an "other" amount with your regular home loan payment of principal and interest, Countrywide will first apply your home loan payment before any additional amount is applied. If your home loan payments are not current, Countrywide will first apply any additional principal amount and/or additional escrow amount to outstanding principal and interest payments due before either additional amount is applied. Any additional amount specified as "other" will be applied first to past due principal and interest payments, then escrow deficiencies, then late charges, then fees and costs due, then outstanding principal.

APPENDIX C

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

ADAMS COUNTY

American Red Cross – Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3768
Fax: 717-637-3294

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Fax: 717-541-4670

Adams County Housing Authority
139-143 Carlisle St
Gettysburg, PA 17325
Ph: 717-334-1518
Fax: 717-334-8326

ALLEGHENY COUNTY

Pennsylvania Housing Finance Agency
(Marica Hess)
2275 Swallow Hill Road
Building 200
Pittsburgh, PA 15220
Ph: 412-429-2842
Fax: 412-429-2835

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102
Ph: 800-792-2801
Fax: 412-391-4512

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

Urban League of Pittsburgh
Building for Equal Opportunity
One Smithfield Street
Pittsburgh, PA 15222-2222
Ph: 412-227-4802
Fax: 412-261-5207

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
Ph: 724-852-2993

Housing Opportunities
133 Seventh Street
Post Office Box 9
McKeesport, PA 15132
Ph: 412-664-1906
Fax: 412-664-0873

ARMSTRONG COUNTY

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

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

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

BEAVER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Fax: 412-391-4512

Housing Opportunities of Beaver Co., Inc.
650 Corporation Street
Suite 207
Beaver, PA 15009
Ph: 724-728-7511

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Ph: 412-462-9964

Housing Opportunities Inc.
133 Seventh Street
Post Office Box 9
McKeesport, PA 15134
Ph: 412-664-1905
Fax: 412-664-0873

BEDFORD COUNTY
Bedford-Fulton Housing Services
10241 Lincoln Highway
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

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

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
Ph: 814-643-2343

CCCS of Western Pennsylvania, Inc.

217 E. Plank Road
Altoona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

BERKS COUNTY

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

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (814 only)
Fax: 610-821-8932

Community Housing Counselor, Inc.
Post Office Box 244
Kennett Square, PA 19348
Ph: 610-444-3682
Fax: 610-444-8243

BLAIR COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

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

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
Ph: 814-643-2343

BRADFORD COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1786

9 South 7th Street
Stroudsburg, PA 18360
Ph: 570-420-8980
Ph: 800-922-9537
Fax: 570-420-8981

1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3660

The Trehab Center of Northeastern PA

10 Public Avenue
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9668
Fax: 570-928-8144

33 Walnut Street
Wellsboro, PA 16901
Ph: 570-724-5252
Fax: 570-724-5783

185 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101

103 Warren Street
Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

BUCKS COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-765-1427

Bucks County Housing Group, Inc.
140 East Richardson Avenue
Langhorne, PA 19047
Ph: 215-750-4310
Fax: 215-750-4318

HACE
167 Allegheny Avenue, 2nd Floor
Philadelphia, PA 19140
Ph: 215-426-8025
Fax: 215-426-9122

Community Development Corp. of Frankford
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2990
Fax: 215-744-2012

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

CCCS of Delaware Valley
1515 Market Street – Suite 1325
Philadelphia, PA 19107
Ph: 215-563-5665
Fax: 215-864-2666

CCCS of Delaware Valley
Trevose Corporate Center
4608 Street Road
Trevose, PA 19047
Ph: 215-563-5665

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733
Fax: 610-821-8932

American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
Ph: 888-212-6741

144 E. Dekalb Pike
King of Prussia, PA 19406
Ph: 610-971-2210
Fax: 610-265-4814

755 York Road
Suite 103
Warrington, PA 18974
Ph: 215-444-9429
Fax: 215-955-8344

BUTLER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102

Housing Opportunities, Inc.
650 Corporate St.
Suite 207
McKeesport, PA 15132
Ph: 412-664-1590
Fax: 412-664-0873

Housing Opportunities, Inc.
133 Seventh Street
Post Office Box 9
McKeesport, PA 15134
Ph: 412-664-1906
Fax: 412-664-0373

CCCS of Western PA
YMCA Building
339 North Washington Street
Butler, PA 16001
Ph: 724-282-7812

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15220
Ph: 412-462-9962
Fax: 412-462-9964

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

CAMBRIA COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

Indiana City Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
Ph: 412-465-2657
Fax: 412-465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

CCCS of Western PA
217 E. Plank Road
Altona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

Keystone Econ Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

CAMERON COUNTY
Northern Tier Community Action Corp.
Post Office Box 389
135 West 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CCCS of Western PA
217 E. Plank Road
Altona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

CARBON COUNTY
EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 610-821-0137

CCCS of Northeastern PA
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

9 South 7th Street
Stroudsburg, PA 18360
Ph: 570-420-8980
Ph: 800-922-9537
Fax: 570-420-8981

Commission on Economic Opportunity of Luzerne County
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CHESTER COUNTY
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Tableland Services, Inc.
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Somerset, PA 15501
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Fax: 814-443-3690

Mon Valley Unemployed Committee
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Homestead, PA 15120
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Community Action Southwest
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Waynesburg, PA 15370
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Fayette Co Community Action Agency, Inc.
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Fax: 724-437-4418

CCCS of Western PA
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Cherry Hill, NJ 08002
Ph: 215-563-5665

Housing Association of Delaware Valley
1500 Walnut Street
Suite 601
Philadelphia, PA 19102
Ph: 215-545-6010
Fax: 215-790-9132

Housing Association of Delaware Valley
650 North Watts Street
Philadelphia, PA 19123
Ph: 215-978-0224
Fax: 215-765-7614

Community Devel. Corp. of Frankford Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2990
Fax: 215-744-2012

American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
Ph: 888-212-6741

144 E. DeKalb Pike
King Of Prussia, PA 19406
Ph: 610-971-2210
Fax: 610-265-4814

755 York Road
Suite 103
Warrington, PA 18974
Ph: 215-444-9429
Fax: 215-956-6344

PIKE COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
Post Office Box 1127
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

9 South 7th Street
Stroudsburg, PA 18360
Ph: 570-420-8980
Ph: 800-922-9537
Fax: 570-420-8981

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411

Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

POTTER COUNTY
Northern Tier Community Action Group
135 West 4th Street
Emporium, PA 15834

Ph: 814-486-1161
Fax: 814-486-0825

SCIUEYKILL COUNTY

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

Commission on Economic Opportunity
of Luzerne Co.
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

Economic Opport Cabinet of Schuylkill Co.
225 N. Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

CCCS of Lehigh Valley
Post Office Box A
Whitehall, PA 18052
Ph: 610-821-4011
Fax: 610-821-8932

SNYDER COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Fax: 717-541-4670

Community Action Commission of the Capital Region
1514 Derry Street
Harrisburg, PA 17104
Ph: 717-232-9757
Fax: 717-234-2227

Urban League of Metropolitan Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

931 Main Street
Honesdale, PA 18431

SOMERSET COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

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

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

SULLIVAN COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

The Trehab Center of Northeastern PA
185 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101
Fax: 570-297-2799

17 Crafton Street
Wellsboro, PA 16901
Ph: 570-724-5252
Fax: 570-724-5783

103 Warren Street
Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9668
Fax: 570-928-8144

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

7 Lake Avenue
Box 339
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1869

SUSQUEHANNA COUNTY**CCCS of Northeastern Pennsylvania**

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
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Ph: 800-982-1045
Fax: 570-278-1889

TIoga County**CCCS of Northeastern Pennsylvania**

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Tunkhannock, PA 18657
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Fax: 570-836-6332

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

The Trehab Center of NE PA

7 Lake Avenue
Box 339
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-1045
Fax: 570-278-1889

UNION COUNTY

Lycoming-Clinton Co Comm for Comm
Action (STEP)
2138 Lincoln Street
Post Office Box 1328
Williamsport, PA 17703
Ph: 570-326-0587
Fax: 570-322-2197

CCCS of Western Pennsylvania, Inc.
217 E. Flank Road
Altoona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

CCCS of Northeastern Pennsylvania

31 W. Market Street
Post Office Box 1127
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

201 Basin Street
Williamsport, PA 17703
Ph: 570-323-6627
Fax: 570-323-6626

VENANGO COUNTY

Greater Erie Community Action
Committee
18 West 9th Street
Erie, PA 16501
Ph: 814-459-4581
Fax: 814-456-0161

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

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243

WARREN COUNTY

Booker T Washington Center
1720 Holland Street
Erie, PA 16503
Ph: 814-453-5744
Fax: 814-453-5749

Greater Erie Community Action
Committee
18 West 9th Street
Erie, PA 16501
Ph: 814-459-4581
Fax: 814-456-0161

Warren-Forrest Counties Economic

Opportunity Council
1209 Pennsylvania Avenue, West
Post Office Box 547
Warren, PA 16365
Ph: 814-726-2400
Fax: 814-723-0510

WASHINGTON COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102
Fax: 412-391-4512

CCCS of Western Pennsylvania, Inc.

1 North Gate Square
2 Garden Center Drive
Greensburg, PA 15601
Ph: 724-838-1290

Housing Opportunities, Inc.
133 Seventh Street
McKeesport, PA 15132
Ph: 412-664-1590
Fax: 412-664-0873

Credit Counselors of PA

401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

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

53 N. College Street
Washington, PA 15301
Ph: 724-222-8292

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Fax: 412-462-9964

WAYNE COUNTY

CCCS of Northeastern Pennsylvania
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

9 South 7th Street
Stroudsburg, PA 18360
Ph: 570-420-8980
Ph: 800-922-9537
Fax: 570-420-8981

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Wilkes-Barre, PA 18702
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Fax: 570-821-1785

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Fax: 570-297-2799

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7 Lake Avenue
Box 339
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

WESTMORELAND COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102

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

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

Housing Opportunities, Inc.
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McKeesport, PA 15132
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Fax: 412-664-0873

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-0556
Fax: 814-539-1688

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

199 Edison Street
Uniontown, PA 15401
Ph: 724-439-8939

Indiana Co Community Action Program
827 Water Street
Box 187
Indiana, PA 15701
Ph: 724-465-2657
Fax: 724-465-5118

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Fax: 412-462-9964

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

WYOMING COUNTY
Common Economics Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18701
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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Montrose, PA 18801
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Ph: 800-982-4045
Fax: 570-278-1889

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Troy, PA 16947
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Wellsboro, PA 16901
Ph: 570-724-5252
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Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9668
Fax: 570-928-8144

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

YORK COUNTY
American Red Cross-Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3768
Fax: 717-637-3294

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

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Fax: 717-541-4670

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

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **100641**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Case # **05-1018-CD**

vs.

KEVEN J. FINLEY

SHERIFF RETURNS

NOW August 03, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO KEVEN J. FINLEY, DEFENDANT. 1672 WRONG #; AWAY FOR 2 MONTHS PER WIFE.

SERVED BY: /

FILED
0123387
AUG 03 2005 LM

William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket # **100641**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Case # **05-1018-CD**

vs.

KEVEN J. FINLEY

SHERIFF RETURNS

NOW August 03, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO KEVEN J. FINLEY, DEFENDANT. SEC 1 LOT 67, TREASURE LAKE-HOUSE EMPTY.

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100641
NO: 05-1018-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
vs.
DEFENDANT: KEVEN J. FINLEY

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	231605	20.00
SHERIFF HAWKINS	GOLDBECK	231604	34.29

Sworn to Before Me This

So Answers,

____ Day of _____ 2005


My Marilyn Hanks
Chester A. Hawkins
Sheriff

GOLDBECK McCAFFERTY & MCKEEVER

By: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 - MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 627-1322

ATTORNEY FOR PLAINTIFF

I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY

Mortgagor and Real Owner

Section 1 Lot 67 Treasure Lake

Dubois, PA 15801

Defendant

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term No. *05-1018 CD*

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claim in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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 BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

JUL 13 2005

Attest.

William B. Rose
Prothonotary/
Clerk of Courts

A V I S O

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEERE CON INFORMACION DE COMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT
A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

Resources available for Homeowners in Foreclosure

ACT NOW!

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to **SAVE YOUR HOME FROM FORECLOSURE**.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call Pennsylvania Housing Finance Agency at 800-342-2397 for a counseling agency in your neighborhood.
- 3). Visit HUD'S website www.hud.gov/offices/hsg/sfh/econ/econ.cfm for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call your lender and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Carol at 215-825-6329. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-4734.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

This Action of Mortgage Foreclosure will continue unless you take action to stop it.

COMPLAINT IN MORTGAGE FORECLOSURE
**I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED.**

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The name and address of the Defendant is KEVEN J. FINLEY, 1672 Treasure Lake, Du Bois, PA 15801-9044, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On August 10, 2001 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200112649. The Mortgage and Assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g) which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. Mortgage Electronic Registration Systems Inc. is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for Countrywide Home Loans Servicing LP, which is the owner of the entire beneficial interest in the mortgage.
5. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A".
6. The mortgage is in default because monthly payment of principal and interest upon said mortgage due March 01, 2005, and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.
7. The following amounts are due on the mortgage:

Principal Balance	\$48,542.70
Interest from 02/01/2005	\$2,467.03
through 07/31/2005 at 10.2500%	
Per Diem interest rate at \$13.63	
Reasonable Attorney's Fee	\$1,250.00
If the Mortgage is reinstated prior to a Sheriff's Sale the Attorney's Fees may be less than this amount based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff reserves its right to collect Attorney's fees of up to 5% of the remaining principal balance (\$2,427.14) in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.	
Late Charges from 03/01/2005 to 07/31/2005	\$112.79
Monthly late charge amount at \$22.56	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$132.45	
	<hr/> <hr/> <hr/> <hr/> <hr/>
	\$53,272.52

8. Plaintiff is not seeking a judgment of personal liability (or in personam judgment) against the Defendant in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.
9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by Certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant has not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$53,272.52, together with interest at the rate of \$13.63, per day and other expenses incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: 
GOLDBECK/McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, Michael D. Vestal, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 7-11-05

Michael D. Vestal
Michael D. Vestal
COUNTRYWIDE HOME LOANS INC.

Exhibit A

Legal Description: (As shown on Mortgage)

ALL THAT CERTAIN TRACT OF LAND, TOGETHER WITH ALL IMPROVEMENTS THEREON, DESIGNATED AS LOT 67, SECTION 1, "BARBADOS" IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY IN MISCELLANEOUS DOCKET MAP FILE NO. 25. MAP #128-D02-001-00067-00-21

UNDER AND SUBJECT, NEVERTHELESS, TO ALL RESERVATIONS, RESTRICTIONS, COVENANTS, CONDITIONS, EASEMENTS, LEASES AND RIGHTS OF WAY APPEARING OF RECORD, INCLUDING BUT NOT LIMITED TO THOSE APPEARING AT DEED BOOK 1273, PAGE 182, WHICH ARE:

Exhibit B



P.O. Box 660694
Dallas, TX 75266-0694

Send Payments to:
PO Box 660694
Dallas, TX 75266-0694

May 2, 2005

Certified Mail:
0700048092
Return Receipt Requested
Regular Mail

Keven J Finley
1672 TREASURE LK
DU BOIS, PA 15801-9044

Account No.: 1069168
Property Address:
Section 1 Lot 67 Treasure Lake
Dubois, PA

Current Servicer:
Countrywide Home Loans Servicing LP

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S 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 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 names, addresses and phone numbers 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 1-717-780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help answer them. 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 EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACIÓN OBTENGA UNA TRADUCCIÓN INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NÚMERO MENCIONADO ARRIBA. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S):
PROPERTY ADDRESS:

Keven J Finley
Section 1 Lot 67 Treasure Lake
Dubois, PA

LOAN ACCT. NO.:
ORIGINAL LENDER:
CURRENT LENDER/SERVICER:

1069168
Countrywide Home Loans Servicing LP

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND
HELP YOU MAKE FUTURE MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF

Please write your account number on all checks and correspondence.

BLQPA1 2783 10/26/2004

Account Number: 1069168-1
Keven J Finley
Section 1 Lot 67 Treasure Lake

Balance Due for charges listed above: \$1,704.65 as of 5/2/2005.

We may charge you a fee for any payment returned or rejected by your
financial institution, subject to applicable law.

BLQPA1

Countrywide
PO BOX 660694
Dallas, TX 75266-0694
1069168100000170465000170465

001069168100000170465000170465

1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

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

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty-five (35) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT THIRTY-FIVE (35) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty-five (35) days after the date of this meeting. **The names, addresses, and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty-five (35) days of your face-to-face meeting.

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

AGENCY ACTION - Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

NOTICE OF INTENT TO FORECLOSE

YOUR HOME LOAN IS IN A STATE OF DEFAULT DUE TO THE REASONS MENTIONED IN THIS NOTICE.

YOU MUST TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at:

Section 1 Lot 67 Treasure Lake, Dubois, PA

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Payments:</u>	\$583.64	\$1,167.28
	\$583.47	\$583.47
<u>Late Charges:</u>	\$22.56	\$45.12
<u>Other Late Charges:</u>	Total Late Charges: Uncollected Costs:	\$0.00 \$0.00
	TOTAL DUE:	\$1,704.65

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable)

PAYMENT INSTRUCTIONS

Please

- Make your check payable to Countrywide Home Loans
- Write your account number on your check or money order
- Write in any additional amounts you are including
(If total is more than \$5000, please send certified check)

- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Payments: All payments will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

All premium payments for credit life insurance will be applied after application of any principal and interest payments due, but before any other amounts due on your loan are applied.

Additional amounts. If you submit an additional principal amount, an additional escrow amount and/or an "other" amount with your regular home loan payment of principal and interest, Countrywide will first apply your home loan payment before any additional amount is applied. If your home loan payments are not current, Countrywide will first apply any additional principal amount and/or additional escrow amount to outstanding principal and interest payments due before either additional amount is applied. Any additional amount specified as "other" will be applied first to past due principal and interest payments, then escrow deficiencies, then late charges, then fees and costs due, then outstanding principal.

APPENDIX C

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

ADAMS COUNTY

American Red Cross - Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3766
Fax: 717-637-3294

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Ph: 717-541-4670

Adams County Housing Authority
139-143 Carlisle St
Gettysburg, PA 17325
Ph: 717-334-1518
Fax: 717-334-8326

ALLEGHENY COUNTY

Pennsylvania Housing Finance Agency
(Marica Hess)
2275 Swallow Hill Road
Building 200
Pittsburgh, PA 15220
Ph: 412-429-2842
Fax: 412-429-2835

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102
Ph: 800-792-2801
Fax: 412-391-4512

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

Urban League of Pittsburgh
Building for Equal Opportunity
One Smithfield Street
Pittsburgh, PA 15222-2222
Ph: 412-227-4802
Fax: 412-261-5207

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9953

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

Housing Opportunities
133 Seventh Street
Post Office Box 9
McKeesport, PA 15132
Ph: 412-664-1906
Fax: 412-664-0873

ARMSTRONG COUNTY

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

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

Indiana Co. Community Action Program
827 Water Street
Box 187
Indiana, PA 15701
Ph: 724-465-2657
Fax: 724-465-5113

BEAVER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Fax: 412-391-4512

Housing Opportunities of Beaver Co., Inc.
650 Corporation Street
Suite 207
Beaver, PA 15009
Ph: 724-728-7511

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Ph: 412-462-9964

Housing Opportunities Inc.
133 Seventh Street
Post Office Box 9
McKeesport, PA 15134
Ph: 412-664-1906
Fax: 412-664-0873

BEDFORD COUNTY
Bedford-Fulton Housing Services
10241 Lincoln Highway
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

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

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
Ph: 814-643-2343

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

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

BERKS COUNTY

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

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (814 only)
Fax: 610-821-8932

Community Housing Counselor, Inc.
Post Office Box 244
Kennett Square, PA 19348
Ph: 610-444-3682
Fax: 610-444-8243

BLAIR COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

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

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
Ph: 814-643-2343

BRADFORD COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

9 South 7th Street
Stroudsburg, PA 18360
Ph: 570-420-8980
Ph: 800-922-9537
Fax: 570-420-8981

1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3660

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9868
Fax: 570-928-8144

33 Walnut Street
Wellsboro, PA 16901
Ph: 570-724-5252
Fax: 570-724-5783

185 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101

103 Warren Street
Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

BUCKS COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-765-1427

Bucks County Housing Group, Inc.
140 East Richardson Avenue
Langhorne, PA 19047
Ph: 215-750-4310
Fax: 215-750-4318

HACE
167 Allegheny Avenue, 2nd Floor
Philadelphia, PA 19140
Ph: 215-426-8025
Fax: 215-426-9122

Community Development Corp. of
Frankford
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2990
Fax: 215-744-2012

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

CCCS of Delaware Valley
1515 Market Street – Suite 1325
Philadelphia, PA 19107
Ph: 215-563-5665
Fax: 215-864-2666

CCCS of Delaware Valley
Trevose Corporate Center
4608 Street Road
Trevose, PA 19047
Ph: 215-563-5665

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733
Fax: 610-821-8932

American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
Ph: 888-212-6741

144 E. Dekalb Pike
King of Prussia, PA 19406
Ph: 610-971-2210
Fax: 610-265-4814

755 York Road
Suite 103
Warminster, PA 18974
Ph: 215-444-9429
Fax: 215-956-6344

BUTLER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-991-1956
Ph: 412-281-2102

Housing Opportunities, Inc.
650 Corporate St.
Suite 207
McKeesport, PA 15132
Ph: 412-664-1590
Fax: 412-664-0873

Housing Opportunities, Inc.
133 Seventh Street
Post Office Box 9
McKeesport, PA 15134
Ph: 412-664-1906
Fax: 412-664-0873

CCCS of Western PA
YMCA Building
339 North Washington Street
Butler, PA 16001
Ph: 724-282-7812

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9952
Fax: 412-462-9964

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

CAMBRIA COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

Indiana City Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
Ph: 412-466-2657
Fax: 412-466-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

CCCS of Western PA
217 E. Plank Road
Altona, PA 16802
Ph: 814-944-8100
Fax: 814-944-5747

Keystone Econ Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

CAMERON COUNTY
Northern Tier Community Action Corp.
Post Office Box 389
135 West 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CCCS of Western PA
217 E. Plank Road
Altona, PA 16802
Ph: 814-944-8100
Fax: 814-944-5747

CARBON COUNTY
EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 610-821-0137

CCCS of Northeastern PA
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

9 South 7th Street
Stroudsburg, PA 18360
Ph: 570-420-8980
Ph: 800-922-9537
Fax: 570-420-8981

Commission on Economic Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 – Call before faxing
Ph: 570-455-4994 – Hazleton
Fax: 570-455-5631 – Call before faxing
Ph: 570-836-4090 – Tunkhannock

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CENTRE COUNTY

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

Lycoming-Clinton Co. Comm. For Community Action (STEP)
2138 Lincoln Street
Post Office Box 1328
Williamsport, PA 17703
Ph: 570-326-0587
Fax: 570-322-2197

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
Ph: 570-323-6627
Fax: 570-323-6626

CHESTER COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-765-1427

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

HACE
167 W. Allegheny Avenue
2nd Floor
Philadelphia, PA 19140
Ph: 215-426-8025
Fax: 215-426-9122

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-0546
Fax: 610-565-8587

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
Ph: 717-397-5182
Ph: 800-788-5062 (H.O. only)
Fax: 717-399-4127

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
Ph: 610-874-1484

Northwest Counseling Services
5001 N. Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

CCCS of Delaware Valley
1515 Market Street
Suite 1225
Philadelphia, PA 19107
Ph: 215-563-5665
Fax: 215-563-7020

Community Housing Counseling Inc.
Post Office Box 244
Kennett Square, PA 19348
Ph: 610-444-3682
Fax: 610-444-8243

Phila Council for Community Adv.
100 North 17th Street
Suite 600
Philadelphia, PA 19103
Ph: 215-567-7803
Fax: 215-963-9941

Community Development Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2890
Fax: 215-744-2012

CCCS of Delaware Valley
Marshall Building
790 E. Market Street
Suite 215
West Chester, PA 19382
Ph: 215-563-5665

American Credit Counseling Institute
8145 Coates Street
Coatesville, PA 19320
Ph: 888-212-6741

144 E. Dekalb Pike
King of Prussia, PA 19406
Ph: 610-971-2210
Fax: 610-265-4814

755 York Road
Suite 103
Wamminster, PA 18974
Ph: 215-444-9429
Fax: 215-956-6344

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

CLEARFIELD COUNTY
Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1888

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

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

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

CLINTON COUNTY
Lycoming-Cinton Counties Commission for Community Action (STEP)
2138 Lincoln Street
Post Office Box 1328
Williamsport, PA 17703
Ph: 570-326-0587
Fax: 570-322-2197

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
Ph: 570-323-6627
Fax: 570-323-6626

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

COLUMBIA COUNTY
CCCS of Northeastern Pennsylvania

31 W. Market Street
Post Office Box 1127
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

Commission on Economic Opportunity of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

1400 Abington Executive Park
Suite 1
Clarks Summitt, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

CRAWFORD COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
Ph: 814-453-5744
Fax: 814-453-5749

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
Ph: 814-459-4581
Fax: 814-456-0161

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

CUMBERLAND COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Unglestown Road
Harrisburg, PA 17102
Ph: 717-641-1757

Urban League of Metropolitan Harrisburg
N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

Community Action Comm. of the Capital Region
1514 Derry Street
Harrisburg, PA 17104
Ph: 717-232-9757
Fax: 717-234-2227

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
Ph: 717-243-3818
Fax: 717-731-9569

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

DAUPHIN COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
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Ph: 717-541-1757
Fax: 717-541-4670

Community Action Commission of the Capital Region
1514 Derry Street
Harrisburg, PA 17104
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Fax: 717-234-2227

Urban League of Metropolitan Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

DELAWARE COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-765-1427

CCCS of Delaware Valley
1515 Market Street
Suite 1325
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Ph: 215-563-5665
Fax: 215-864-2666

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-0846
Fax: 610-565-8567

Philadelphia Council for Community Advancement
100 North 17th Street
Suite 600
Philadelphia, PA 19103
Ph: 215-567-7903
Fax: 215-963-9941

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
Ph: 610-874-1484

ACCI
175 Stratford Avenue
Suite 1
Wayne, PA 19087
Ph: 610-971-2210
Fax: 610-687-7860

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

HACE
167 W. Allegheny Ave., 2nd Floor
Philadelphia, PA 19140
Ph: 215-426-8025
Fax: 215-426-9122

Community Housing Counselor, Inc.
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Kennett Square, PA 19348
Ph: 610-444-3682
Fax: 610-444-8243

Community Dev'l Corp of Frankford Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2990
Fax: 215-744-2012

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

ACCI
144 E. Dekalb Pike
King of Prussia, PA 19406
Ph: 610-971-2210
Pager: 610-973-6219

ELK COUNTY

John F. Kennedy Center, Inc.
East 20th Street
Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243

Northern Tier Community Action Corp
2021
Post Office Box 389
135 West 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

ERIE COUNTY

Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
Ph: 814-453-5744
Fax: 814-453-5749

John F. Kennedy Center, Inc.
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Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
Ph: 814-459-4581
Fax: 814-456-0161

FAYETTE COUNTY
Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102
Fax: 412-391-4512

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

Tableland Services, Inc.
131 North Center Avenue
Somerset, PA 15501
Ph: 814-445-9628
Fax: 814-443-3690

Mon Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962

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

Fayette Co Community Action Agency, Inc.
137 North Beeson Avenue
Uniontown, PA 15401
Ph: 724-437-6050
Ph: 800-427-JINFO
Fax: 724-437-4418

CCCS of Western PA
199 Edison Street
Uniontown, PA 15401
Ph: 724-439-8939

FOREST COUNTY
Warren-Forrest Counties Economic Opportunity Council
204 Liberty Street
Post Office Box 547
Warren, PA 16365
Ph: 814-726-2400
Fax: 814-723-0510

FRANKLIN COUNTY
Financial Services Unlimited
31 West 3rd Street
Waynesboro, PA 17285
Ph: 717-762-3285

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

Community Action Commission of Capital Region
1514 Derry Street
Harrisburg, PA 17104
Ph: 717-232-9757
Fax: 717-234-2227

CCCS of Western PA
2000 Linglestown Road
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Ph: 717-541-1757
Fax: 717-541-4670

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
Ph: 717-243-3818
Fax: 717-243-3948

American Red Cross-Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3768
Fax: 717-637-3294

Urban League of Metropolitan Hbg.
2107 N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

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

FULTON COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

CCCS of Western Pennsylvania, Inc.
912 South George Street
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Ph: 717-846-4176

Financial Counseling Services of Franklin
31 West 3rd Street
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Ph: 717-762-3285

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GREENE COUNTY
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Fax: 412-391-4512

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Fax: 724-627-7713

Mon-Valley Unemployed Committee
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Fax: 412-462-9964

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

HUNTINGDON COUNTY
Bedford-Fulton Housing Services
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Fax: 814-623-7187

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Huntingdon, PA 16652
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CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

INDIANA COUNTY
CCCS of Western Pennsylvania, Inc.
1 North Gate Square
2 Garden Center Drive
Greensburg, PA 15601
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Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

Indiana Co Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
Ph: 724-465-2657
Fax: 724-465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

JEFFERSON COUNTY
John F. Kennedy Center, Inc.
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Fax: 814-898-1243

Indiana County Community Action
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Fax: 724-465-5118

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
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JUNIATA COUNTY
CCCS of Western Pennsylvania, Inc.
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Fax: 814-944-5747

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Huntingdon, PA 16652
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Fax: 570-821-1785

1400 Abington Executive Park
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Ph: 800-955-9537
Fax: 570-587-9134
Fax: 570-587-9135

LANCASTER COUNTY
Community Housing Counselors,
Incorporated
Post Office Box 244
Kennett Square, PA 19348
Ph: 215-444-3682
Fax: 215-444-3178

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 215-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 215-821-8932

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
Ph: 717-397-5182
Ph: 800-788-5062
Fax: 717-399-4127

LAWRENCE COUNTY
CCCS of Western Pennsylvania
1st Federal Plaza
Suite 406
North Mill Street
New Castle, PA 16101
Ph: 724-552-8074

312 Chestnut Street
Suite 227
Meadville, PA 16335
Ph: 814-333-8570

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

Housing Opportunities of Beaver County
650 Corporation St.
Suite 207
Beaver, PA 15009
Ph: 724-728-7202
Fax: 724-728-7202

LEBANON COUNTY
Economic Opportunity Cabinet of Schuylkill
County
225 North Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

Tabor Community Services, Inc.
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Ph: 800-788-5062
Fax: 717-399-4127

LEHIGH COUNTY
CCCS of Lehigh Valley
3671 Crescent Court East
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Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

EOC of Schuylkill County
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Pottsville, PA 17901
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Fax: 570-622-0429

LYCOMING COUNTY

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1400 Abington Executive Park
 Suite 1
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 Ph: 570-587-9163
 Ph: 800-922-9537
 Fax: 570-587-9134
 Fax: 570-587-9135

201 Basin Street
 Williamsport, PA 17703
 Ph: 570-323-6627
 Fax: 570-323-6626

Lycoming-Clinton Counties Commission for
 Community Action (STEP)
 2138 Lincoln Street
 Post Office Box 1328
 Williamsport, PA 17703
 Ph: 570-326-0587
 Fax: 570-322-2197

McKEAN COUNTY

John F. Kennedy Center, Inc.
 2021 East 20th Street
 Erie, PA 16510
 Ph: 814-898-0400
 Fax: 814-898-1243

Northern Tier Community Action Group
 Post Office Box 389
 135 W. 4th Street
 Emporium, PA 15834
 Ph: 814-486-1161
 Fax: 814-486-0825

MERCER COUNTY

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

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

MIFFLIN COUNTY

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

CCCS of Northeastern Pennsylvania
 1631 S. Atherton Street
 Suite 100
 State College, PA 16801
 Ph: 814-238-3668
 Fax: 814-238-3669

Weatherization Office
 917 Mifflin Street
 Huntingdon, PA 16652
 Ph: 814-643-2343

MONROE COUNTY

CCCS of Northeastern Pennsylvania
 31 W. Market Street
 Post Office Box 1127
 Wilkes-Barre, PA 18702
 Ph: 570-821-0837
 Ph: 800-922-9537
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9 South 7th Street
 Stroudsburg, PA 18360
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 Ph: 800-922-9537
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1400 Abington Executive Park
 Suite 1
 Clarks Summit, PA 18411
 Ph: 570-587-9163
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 Fax: 570-587-9134
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Comm on Economic Opportunity of
 Luzerne County
 163 Amber Lane
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 Ph: 570-826-0510
 Ph: 800-822-0359
 Fax: 570-829-1665 - Call before faxing
 Ph: 570-455-4994 - Hazleton
 Fax: 570-455-5631 - Call before faxing
 Ph: 570-836-4090 - Tunkhannock

MONTGOMERY COUNTY
 Acorn Housing Corporation
 846 North Broad Street
 Philadelphia, PA 19130
 Ph: 215-765-1221
 Fax: 215-765-1427

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

CCCS of Delaware Valley
 1515 Market Street, Suite 1325
 Philadelphia, PA 19107
 Ph: 215-563-5665
 Fax: 215-864-2666

Northwest Counseling Service
 5001 N. Broad Street
 Philadelphia, PA 19141
 Ph: 215-324-7500
 Fax: 215-324-8753

Community Action Development Comm
 113 E. Main Street
 Norristown, PA 19401
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 Fax: 610-277-2123

Community Housing Counselors Inc.
 Post Office Box 244
 Kennett Square, PA 19348
 Ph: 215-444-3682
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Media Fellowship House
 302 S. Jackson Street
 Media, PA 19333
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Phila Council for Community Advmnt
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 Philadelphia, PA 19103
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 Fax: 215-963-9941

American Credit Counseling Institute
 845 Coales St
 Coatesville, PA 19320
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 King of Prussia, PA 19406
 Ph: 610-971-2210
 Fax: 610-265-4814

755 York Road
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MONTOUR COUNTY
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 Fax: 570-587-9134
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NORTHHAMPTON COUNTY
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 3671 Crescent Court East
 Whitehall, PA 18052
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 Ph: 800-220-2733 (717 and 814 only)
 Fax: 610-821-8932

NORTHUMBERLAND COUNTY
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201 Basin Street
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 Ph: 570-323-6627
 Fax: 570-323-6626

Economic Opportunity Cabinet of Schuylkill
 County
 225 North Centre Street
 Pottsville, PA 17901
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PERRY COUNTY
CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Road
 Harrisburg, PA 17102
 Ph: 717-541-1757
 Fax: 717-541-4670

Urban League of Metropolitan Harrisburg
 2107 N. 6th Street
 Harrisburg, PA 17101
 Ph: 717-234-5925
 Fax: 717-234-9459

YWCA of Carlisle
 301 G Street
 Carlisle, PA 17013
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 Fax: 717-243-3948

Financial Counseling Services of Franklin
 31 West 3rd Street
 Waynesboro, PA 17268
 Ph: 717-762-3285

Weatherization Office
 917 Mifflin Street
 Huntingdon, PA 16652
 Ph: 814-643-2343

Community Action Commission of The Capital Region
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PHILADELPHIA COUNTY
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4620 Griscom Street
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American Credit Counseling Institute
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Ph: 610-971-2210
Fax: 610-265-4814

755 York Road
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1400 Abington Executive Park
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POTTER COUNTY
Northern Tier Community Action Group
135 West 4th Street
Emporium, PA 15834
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SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7866
Fax: 610-375-7830

Commission on Economic Opportunity of Luzerne Co.
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

Economic Opport Cabinet of Schuylkill Co.
225 N. Centre Street
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Ph: 570-622-1995
Fax: 570-622-0429

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Fax: 610-821-8932

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Fax: 717-541-4670

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Urban League of Metropolitan Harrisburg
2107 N. 6th Street
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Ph: 717-234-5925
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SOMERSET COUNTY
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Everett, PA 15537
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2 Garden Center Drive
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Tableland Services Inc.
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Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

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Clarks Summit, PA 18411
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Ph: 800-922-9537
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The Trehab Center of Northeastern PA
185 Elmira Street
Post Office Box 218
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Ph: 570-297-2101
Fax: 570-297-2799

17 Crafton Street
Wellsboro, PA 16901
Ph: 570-724-5252
Fax: 570-724-5783

103 Warren Street
Post Office Box 709
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Ph: 570-836-6840
Fax: 570-836-6332

German Street
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Fax: 570-928-8144

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 Tunkhannock, PA 18657
 Ph: 570-836-6840
 Fax: 570-836-6332

931 Main Street
 Honesdale, PA 18431
 Ph: 570-253-8941
 Fax: 570-253-4817

7 Lake Avenue
 Box 339
 Montrose, PA 18801
 Ph: 570-278-3338
 Ph: 800-982-4045
 Fax: 570-278-1889

TIoga County

CCCS of Northeastern Pennsylvania
 1400 Abington Executive Park
 Suite 1
 Clarks Summit, PA 18411
 Ph: 570-587-9163
 Ph: 800-922-9537
 Fax: 570-587-9134
 Fax: 570-587-9135

31 W. Market Street
 Wilkes-Barre, PA 18702
 Ph: 570-821-0837
 Ph: 800-922-9537
 Fax: 570-821-1785

The Trehab Center of Northeastern PA
 185 Elmira Street
 Post Office Box 218
 Troy, PA 16947
 Ph: 570-297-2101
 Fax: 570-297-2799

German Street
 Post Office Box 389
 Dushore, PA 18614
 Ph: 570-928-9668
 Fax: 570-928-8144

17 Crafton Street
 Wellsboro, PA 16901
 Ph: 570-724-5252
 Fax: 570-724-5783

103 Warren Street
 Post Office Box 709
 Tunkhannock, PA 18657
 Ph: 570-836-6840
 Fax: 570-836-6332

931 Main Street
 Honesdale, PA 18431
 Ph: 570-253-8941
 Fax: 570-253-4817

The Trehab Center of NE PA
 7 Lake Avenue
 Box 339
 Montrose, PA 18801
 Ph: 570-278-3338
 Ph: 800-982-4045
 Fax: 570-278-1889

UNION COUNTY
 Lycoming-Clinton Co Comm for Comm
 Action (STEP)
 2138 Lincoln Street
 Post Office Box 1328
 Williamsport, PA 17703
 Ph: 570-326-0587
 Fax: 570-322-2197

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

CCCS of Northeastern Pennsylvania
 31 W. Market Street
 Post Office Box 1127
 Wilkes-Barre, PA 18702
 Ph: 570-821-0837
 Ph: 800-922-9537
 Fax: 570-821-1785

1400 Abington Executive Park
 Suite 1
 Clarks Summit, PA 18411
 Ph: 570-587-9163
 Ph: 800-922-9537
 Fax: 570-587-9134
 Fax: 570-587-9135

201 Basin Street
 Williamsport, PA 17703
 Ph: 570-323-6627
 Fax: 570-323-6626

VENANGO COUNTY
 Greater Erie Community Action
 Committee
 18 West 9th Street
 Erie, PA 16501
 Ph: 814-459-4581
 Fax: 814-456-0161

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

John F. Kennedy Center, Inc.
 2021 East 20th Street
 Erie, PA 16510
 Ph: 814-898-0400
 Fax: 814-898-1243

WARREN COUNTY
 Booker T Washington Center
 1720 Holland Street
 Erie, PA 16503
 Ph: 814-453-5744
 Fax: 814-453-5749

**Greater Erie Community Action
 Committee**
 18 West 9th Street
 Erie, PA 16501
 Ph: 814-459-4581
 Fax: 814-456-0161

**Warren-Forrest Counties Economic
 Opportunity Council**
 1209 Pennsylvania Avenue, West
 Post Office Box 547
 Warren, PA 16365
 Ph: 814-726-2400
 Fax: 814-723-0510

WASHINGTON COUNTY
 Action Housing, Inc.
 425 6th Avenue
 Suite 950
 Pittsburgh, PA 15219
 Ph: 412-391-1956
 Ph: 412-281-2102
 Fax: 412-391-4512

CCCS of Western Pennsylvania, Inc.
 1 North Gala Square
 2 Garden Center Drive
 Greensburg, PA 15601
 Ph: 724-838-1290

Housing Opportunities, Inc.
 133 Seventh Street
 McKeesport, PA 15132
 Ph: 412-664-1590
 Fax: 412-664-0873

Credit Counselors of PA
 401 Wood Street
 Suite 906
 Pittsburgh, PA 15222
 Ph: 412-338-9954
 Ph: 800-737-2933
 Fax: 412-338-9963

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

53 N. College Street
 Washington, PA 15301
 Ph: 724-222-8292

Mon-Valley Unemployed Committee
 120 E. 9th Avenue
 Homestead, PA 15120
 Ph: 412-462-9962
 Fax: 412-462-9964

WAYNE COUNTY
CCCS of Northeastern Pennsylvania
 1400 Abington Executive Park
 Suite 1
 Clarks Summit, PA 18411
 Ph: 570-587-9163
 Ph: 800-922-9537
 Fax: 570-587-9134
 Fax: 570-587-9135

9 South 7th Street
 Stroudsburg, PA 18360
 Ph: 570-420-8880
 Ph: 800-922-9537
 Fax: 570-420-8981

31 W. Market Street
 Wilkes-Barre, PA 18702
 Ph: 570-821-0837
 Ph: 800-922-9537
 Fax: 570-821-1785

The Trehab Center of NE PA
 185 Elmira Street
 Post Office Box 218
 Troy, PA 16947
 Ph: 570-297-2101
 Fax: 570-297-2799

17 Crafton Street
 Wellsboro, PA 16901
 Ph: 570-724-5252
 Fax: 570-724-5783

103 Warren Street
Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9668
Fax: 570-928-8144

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

7 Lake Avenue
Box 339
Monroose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1899

WESTMORELAND COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102

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

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

Housing Opportunities, Inc.
133 Seventh Street
McKeesport, PA 15132
Ph: 412-664-1590
Fax: 412-664-0873

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-0566
Fax: 814-539-1688

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

199 Edison Street
Uniontown, PA 15401
Ph: 724-439-8939

Indiana Co Community Action Program
827 Water Street
Box 187
Indiana, PA 15701
Ph: 724-465-2657
Fax: 724-465-5118

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Fax: 412-462-9964

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

WYOMING COUNTY
Common Economics Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18701
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1655 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

CCCS of Northeastern PA
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

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185 Elmira Street
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17 Crafton Street
Wellsboro, PA 16901
Ph: 570-724-5252
Fax: 570-724-5763

103 Warren Street
Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9668
Fax: 570-928-8144

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

YORK COUNTY
American Red Cross-Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3768
Fax: 717-637-3294

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

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Fax: 717-541-4670

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

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

GOOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 627-1322

ATTORNEY FOR PLAINTIFF

I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY

Mortgagor and Real Owner

Section 1 Lot 67 Treasure Lake

Dubois, PA 15801

Defendant

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No.

05-1018 CD

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claim in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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 BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 13 2005

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

Attest,

William L. Ober
Prothonotary/
Clerk of Courts

A V I S O

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUEDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEERE CON INFORMACION DE COMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTINGTO COLLECT
A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

Resources available for Homeowners in Foreclosure

ACT NOW!

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to **SAVE YOUR HOME FROM FORECLOSURE**.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call Pennsylvania Housing Finance Agency at 800-342-2397 for a counseling agency in your neighborhood.
- 3). Visit HUD'S website www.hud.gov/offices/hsg/sfh/econ/econ.cfm for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call your lender and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Carol at 215-825-6329. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-4734.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

This Action of Mortgage Foreclosure will continue unless you take action to stop it.

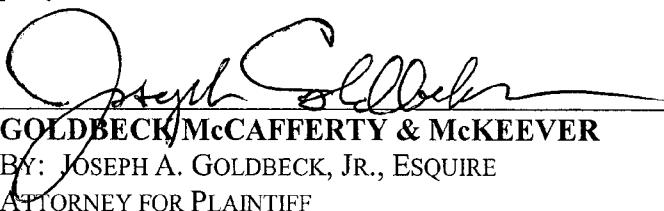
COMPLAINT IN MORTGAGE FORECLOSURE
**CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED**

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The name and address of the Defendant is KEVEN J. FINLEY, 1672 Treasure Lake, Du Bois, PA 15801-9044, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On August 10, 2001 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200112649. The Mortgage and Assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g) which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. Mortgage Electronic Registration Systems Inc. is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for Countrywide Home Loans Servicing LP, which is the owner of the entire beneficial interest in the mortgage.
5. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A".
6. The mortgage is in default because monthly payment of principal and interest upon said mortgage due March 01, 2005, and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.
7. The following amounts are due on the mortgage:

Principal Balance	\$48,542.70
Interest from 02/01/2005	\$2,467.03
through 07/31/2005 at 10.2500%	
Per Diem interest rate at \$13.63	
Reasonable Attorney's Fee	\$1,250.00
If the Mortgage is reinstated prior to a Sheriff's Sale the Attorney's Fees may be less than this amount based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff reserves its right to collect Attorney's fees of up to 5% of the remaining principal balance (\$2,427.14) in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.	
Late Charges from 03/01/2005 to 07/31/2005	\$112.79
Monthly late charge amount at \$22.56	
Costs of suit and Title Search	<u>\$900.00</u>
Monthly Escrow amount \$132.45	
	<hr/> <hr/> <hr/> <hr/> <hr/>
	\$53,272.52

8. Plaintiff is not seeking a judgment of personal liability (or in personam judgment) against the Defendant in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.
9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by Certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant has not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$53,272.52, together with interest at the rate of \$13.63, per day and other expenses incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: 
GOLDBECK/McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, Michael D. Vestal, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 7-11-05



Michael D. Vestal
COUNTRYWIDE HOME LOANS INC.

Exhibit A

Legal Description: (As shown on Mortgage)

ALL THAT CERTAIN TRACT OF LAND, TOGETHER WITH ALL IMPROVEMENTS THEREON, DESIGNATED AS LOT 67, SECTION 1, "BARBADOS" IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY IN MISCELLANEOUS DOCKET MAP FILE NO. 25. MAP #128-D02-001-00067-00-21

UNDER AND SUBJECT, NEVERTHELESS, TO ALL RESERVATIONS, RESTRICTIONS, COVENANTS, CONDITIONS, EASEMENTS, LEASES AND RIGHTS OF WAY APPEARING OF RECORD, INCLUDING BUT NOT LIMITED TO THOSE APPEARING AT DEED BOOK 1273, PAGE 182, WHICH ARE:

Exhibit B



P.O. Box 860694
Dallas, TX 75266-0694

P.O. Box 860694
Dallas, TX 75266-0694

Send Payments to:
PO Box 660694
Dallas, TX 75266-0694

May 2, 2005

Certified Mail:
0700048092
Return Receipt Requested
Regular Mail

Keven J Finley
1672 TREASURE LK
DU BOIS, PA 15801-9044

Account No.: 1069168
Property Address:
Section 1 Lot 67 Treasure Lake
Dubois, PA

Current Servicer:
Countrywide Home Loans Servicing LP

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S 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 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 names, addresses and phone numbers 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 1-717-780-1869.)

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help answer them. 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 EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACIÓN OBTENGA UNA TRADUCCIÓN INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NÚMERO MENCIONADO ARRIBA. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PÉRDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S):	Keven J Finley
PROPERTY ADDRESS:	<u>Section 1 Lot 67 Treasure Lake</u> <u>Dubois, PA</u>
LOAN ACCT. NO.:	<u>1069168</u>
ORIGINAL LENDER:	
CURRENT LENDER/SERVICER:	Countrywide Home Loans Servicing LP

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 2009, YOU WILL NOT BE SUBJECT TO FORECLOSURE.

Please write your account number on all checks and correspondence.

B1 QPA12783 10/26/2024

Account Number: 1069168-1
Keven J Finley
Section 1, lot 67 Treasure Lake

Balance Due for charges listed above: \$1,704.65 as of 5/2/2006

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

BLQPA1

Countrywide
PO BOX 660694
Dallas, TX 75266-0694

001069168100000170465000170465

1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

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

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty-five (35) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT THIRTY-FIVE (35) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty-five (35) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty-five (35) days of your face-to-face meeting.

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

AGENCY ACTION - Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

NOTICE OF INTENT TO FORECLOSE

YOUR HOME LOAN IS IN A STATE OF DEFAULT DUE TO THE REASONS MENTIONED IN THIS NOTICE.

YOU MUST TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at:

Section 1 Lot 67 Treasure Lake, Dubois, PA

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Payments:</u>	\$583.64	\$1,167.28
	\$583.47	\$583.47
<u>Late Charges:</u>	\$22.56	\$45.12
<u>Other Late Charges:</u>	Total Late Charges: Uncollected Costs:	\$0.00 \$0.00
	TOTAL DUE:	\$1,704.65

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable)

PAYMENT INSTRUCTIONS

Please

- Make your check payable to Countrywide Home Loans
- Write your account number on your check or money order
- Write in any additional amounts you are including
(If total is more than \$5000, please send certified check)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Payments: All payments will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

All premium payments for credit life insurance will be applied after application of any principal and interest payments due, but before any other amounts due on your loan are applied.

Additional amounts. If you submit an additional principal amount, an additional escrow amount and/or an "other" amount with your regular home loan payment of principal and interest, Countrywide will first apply your home loan payment before any additional amount is applied. If your home loan payments are not current, Countrywide will first apply any additional principal amount and/or additional escrow amount to outstanding principal and interest payments due before either additional amount is applied. Any additional amount specified as "other" will be applied first to past due principal and interest payments, then escrow deficiencies, then late charges, then fees and costs due, then outstanding principal.

APPENDIX C

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

ADAMS COUNTY

American Red Cross – Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3768
Fax 717-637-3294

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Ph: 717-541-4670

Adams County Housing Authority
139-143 Carlisle St
Gettysburg, PA 17325
Ph: 717-334-1518
Fax 717-334-8326

ALLEGHENY COUNTY

Pennsylvania Housing Finance Agency
(Marica Hess)
2275 Swallow Hill Road
Building 200
Pittsburgh, PA 15220
Ph: 412-429-2842
Fax 412-429-2835

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102
Ph: 800-792-2801
Fax 412-391-4512

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

Urban League of Pittsburgh
Building for Equal Opportunity
One Smithfield Street
Pittsburgh, PA 15222-2222
Ph: 412-227-4802
Fax: 412-261-5207

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax 412-338-9963

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

Housing Opportunities
133 Seventh Street
Post Office Box 9
McKeesport, PA 15132
Ph: 412-664-1908
Fax 412-664-0873

ARMSTRONG COUNTY

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

Credit Counselors of PA
401 Wood Street
Suite 908
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

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

BEAVER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Fax: 412-391-4512

Housing Opportunities of Beaver Co., Inc.
650 Corporation Street
Suite 207
Beaver, PA 15009
Ph: 724-728-7511

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Ph: 412-462-9964

Housing Opportunities Inc.
133 Seventh Street
Post Office Box 9
McKeesport, PA 15134
Ph: 412-664-1906
Fax: 412-664-0873

BEDFORD COUNTY
Bedford-Fulton Housing Services
10241 Lincoln Highway
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

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

Weatherization Office
917 Millin Street
Huntingdon, PA 16652
Ph: 814-843-2343

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

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

BERKS COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7866
Fax: 610-375-7830

Economic Opportunity Cabinet of Schuylkill County
225 N. Centre Street
Portville, PA 17901
Ph: 717-622-1995
Fax: 717-622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (814 only)
Fax: 610-821-8932

Community Housing Counselor, Inc.
Post Office Box 244
Kennett Square, PA 19348
Ph: 610-444-3682
Fax: 610-444-8243

BLAIR COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

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

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

Weatherization Office
917 Millin Street
Huntingdon, PA 16652
Ph: 814-643-2343

BRADFORD COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1786

9 South 7th Street
Stroudsburg, PA 18360
Ph: 570-420-8980
Ph: 800-922-9537
Fax: 570-420-8981

1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3668

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9668
Fax: 570-928-8144

33 Walnut Street
Wellsboro, PA 16901
Ph: 570-724-5252
Fax: 570-724-5783

185 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101

103 Warren Street
Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

931 Main Street
Honesdale, PA 18431
Ph: 570-253-6941
Fax: 570-253-4817

BUCKS COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-765-1427

Bucks County Housing Group, Inc.
140 East Richardson Avenue
Langhorne, PA 19047
Ph: 215-750-4310
Fax: 215-750-4318

HACE
167 Allegheny Avenue, 2nd Floor
Philadelphia, PA 19140
Ph: 215-426-8025
Fax: 215-426-9122

Community Development Corp. of
Frankford
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2990
Fax: 215-744-2012

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

CCCS of Delaware Valley
1515 Market Street – Suite 1325
Philadelphia, PA 19107
Ph: 215-563-5665
Fax: 215-864-2666

CCCS of Delaware Valley
Trevose Corporate Center
4608 Street Road
Trevose, PA 19047
Ph: 215-563-5665

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733
Fax: 610-821-8932

American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
Ph: 888-212-6741

144 E. Dekalb Pike
King of Prussia, PA 19406
Ph: 610-971-2210
Fax: 610-265-4814

755 York Road
Suite 103
Warminster, PA 18974
Ph: 215-444-9429
Fax: 215-956-6344

BUTLER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102

Housing Opportunities, Inc.
650 Corporate St.
Suite 207
McKeesport, PA 15132
Ph: 412-664-1590
Fax: 412-664-0873

Housing Opportunities, Inc.
133 Seventh Street
Post Office Box 9
McKeesport, PA 15134
Ph: 412-664-1906
Fax: 412-664-0873

CCCS of Western PA
YMCA Building
339 North Washington Street
Buller, PA 16001
Ph: 724-282-7812

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Fax: 412-462-9964

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

CAMBRIA COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

Indiana City Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
Ph: 412-465-2657
Fax: 412-465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

CCCS of Western PA
217 E. Plank Road
Altoona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

Keystone Econ Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

CAMERON COUNTY
Northern Tier Community Action Corp.
Post Office Box 389
135 West 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CCCS of Western PA
217 E. Plank Road
Altoona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

CARBON COUNTY
EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 610-821-0137

CCCS of Northeastern PA
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

9 South 7th Street
Stroudsburg, PA 18360
Ph: 570-420-8980
Ph: 800-922-9537
Fax: 570-420-8981

Commission on Economic Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 – Call before faxing
Ph: 570-455-4994 – Hazelton
Fax: 570-455-5831 – Call before faxing
Ph: 570-836-4090 – Tunkhannock

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CENTRE COUNTY
CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

**Lycoming-Clinton Co. Comm. For
Community Action
(STEP)**
2138 Lincoln Street
Post Office Box 1328
Williamsport, PA 17703
Ph: 570-326-0587
Fax: 570-322-2197

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CCCS of Northeastern PA
201 Basis Street
Williamsport, PA 17703
Ph: 570-323-6627
Fax: 570-323-6626

CHESTER COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-765-1427

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7866
Fax: 215-375-7930

HACE
167 W. Allegheny Avenue
2nd Floor
Philadelphia, PA 19140
Ph: 215-426-8025
Fax: 215-426-9122

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-0566
Fax: 610-565-8567

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
Ph: 717-397-5182
Ph: 800-788-5062 (H.O. only)
Fax: 717-399-4127

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
Ph: 610-874-1484

Northwest Counseling Services
5001 N. Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

CCCS of Delaware Valley
1515 Market Street
Suite 1325
Philadelphia, PA 19107
Ph: 215-563-5665
Fax: 215-563-7020

Community Housing Counseling Inc.
Post Office Box 244
Kennett Square, PA 19348
Ph: 610-444-3682
Fax: 610-444-8243

Phila Council for Community Adv.
100 North 17th Street
Suite 600
Philadelphia, PA 19103
Ph: 215-567-7803
Fax: 215-983-9941

**Community Development Corp of
Frankford**
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2990
Fax: 215-744-2012

CCCS of Delaware Valley
Marshall Building
790 E. Market Street
Suite 215
West Chester, PA 19382
Ph: 215-563-5665

American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
Ph: 888-212-6741

144 E. Dekalb Pike
King of Prussia, PA 19406
Ph: 610-971-2210
Fax: 610-265-4814

755 York Road
Suite 103
Warrington, PA 18974
Ph: 215-444-9429
Fax: 215-956-6344

CLARION COUNTY
CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
Ph: 412-282-7012

CLEARFIELD COUNTY
Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

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

**Indiana Co. Community Action
Program**
827 Water Street
Box 187
Indiana, PA 15701
Ph: 724-465-2657
Fax: 724-465-5118

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6336

CLINTON COUNTY
Lycoming-Clinton Counties
Commission for Community Action (STEP)
2138 Lincoln Street
Post Office Box 1328
Williamsport, PA 17703
Ph: 570-326-0587
Fax: 570-322-2197

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
Ph: 570-323-6627
Fax: 570-323-6626

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

COLUMBIA COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
Post Office Box 1127
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

**Commission on Economic Opportunity of
Luzerne County**
163 Ambar Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

CRAWFORD COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
Ph: 814-453-5744
Fax: 814-453-5749

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
Ph: 814-898-0100
Fax: 814-898-1243

Greater Erie Community Action Committee
18 West 4th Street
Erie, PA 16501
Ph: 814-459-4581
Fax: 814-456-0161

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

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

Urban League of Metropolitan Harrisburg
N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

Community Action Comm. of the Capital Region
1514 Derry Street
Harrisburg, PA 17104
Ph: 717-232-9757
Fax: 717-234-2227

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
Ph: 717-243-3818
Fax: 717-731-9589

Adams County Housing Authority
139-143 Carlisle Street
Gettysburg, PA 17325
Ph: 717-334-1518
Fax: 717-334-8328

DAUPHIN COUNTY

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Fax: 717-541-4670

Community Action Commission of the Capital Region
1514 Derry Street
Harrisburg, PA 17104
Ph: 717-232-9757
Fax: 717-234-2227

Urban League of Metropolitan Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

DELAWARE COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-765-1427

CCCS of Delaware Valley
1515 Market Street
Suite 1325
Philadelphia, PA 19107
Ph: 215-563-5665
Fax: 215-854-2666

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-0846
Fax: 610-565-8567

Philadelphia Council for Community Advancement
100 North 17th Street
Suite 600
Philadelphia, PA 19103
Ph: 215-567-7803
Fax: 215-963-9941

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
Ph: 610-874-1484

ACCI
175 Stratford Avenue
Suite 1
Wayne, PA 19087
Ph: 610-971-2210
Fax: 610-687-7860

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

HACE
167 W. Allegheny Ave., 2nd Floor
Philadelphia, PA 19140
Ph: 215-426-8025
Fax: 215-426-9122

Community Housing Counselor, Inc.
Post Office Box 244
Kennett Square, PA 19348
Ph: 610-444-3682
Fax: 610-444-8243

Community Dev'l Corp of Frankford Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2990
Fax: 215-744-2012

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

ACCI
144 E. Dekalb Pike
King of Prussia, PA 19406
Ph: 610-971-2210
Pager: 610-973-6219

ELK COUNTY

John F. Kennedy Center, Inc.
East 20th Street
Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243

Northern Tier Community Action Corp
2021
Post Office Box 389
135 West 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

ERIE COUNTY

Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
Ph: 814-453-5744
Fax: 814-453-5749

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
Ph: 814-459-4581
Fax: 814-456-0161

FAYETTE COUNTY
Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102
Fax: 412-391-4512

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

Tableland Services, Inc.
131 North Center Avenue
Somerset, PA 15501
Ph: 814-445-9828
Fax: 814-443-3690

Mon Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962

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

Fayette Co Community Action Agency, Inc.
137 North Beeson Avenue
Uniontown, PA 15401
Ph: 724-437-6050
Ph: 800-427-INFO
Fax: 724-437-4418

CCCS of Western PA
199 Edison Street
Uniontown, PA 15401
Ph: 724-439-8939

FOREST COUNTY
Warren-Forrest Counties Economic Opportunity Council
204 Liberty Street
Post Office Box 547
Warren, PA 16365
Ph: 814-726-2400
Fax: 814-723-0510

FRANKLIN COUNTY
Financial Services Unlimited
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

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

Community Action Commission of Capital Region
1514 Derry Street
Harrisburg, PA 17104
Ph: 717-232-9757
Fax: 717-234-2227

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Fax: 717-541-4670

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
Ph: 717-243-3818
Fax: 717-243-3948

American Red Cross-Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3768
Fax: 717-637-3294

Urban League of Metropolitan Hbg.
2107 N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

Adams County Housing Authority
139 – 143 Carlisle Street
Gettysburg, PA 17325
Ph: 717-334-1518
Fax: 717-334-8326

FULTON COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

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

Financial Counselling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
Ph: 814-643-2343

GREENE COUNTY
Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102
Fax: 412-391-4512

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
Ph: 724-852-2893
Fax: 724-627-7713

Mon-Valley Unemployed Committee
120 E. 9th Avenue
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Ph: 412-462-9962
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CCCS of Western Pennsylvania, Inc.
1 North Gate Square
2 Garden Center Drive
Greensburg, PA 15601
Ph: 724-838-1290

HUNTINGDON COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
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Ph: 814-623-9129
Fax: 814-623-7187

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
Ph: 814-643-2343

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

INDIANA COUNTY
CCCS of Western Pennsylvania, Inc.
1 North Gate Square
2 Garden Center Drive
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Ph: 724-838-1290

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

Indiana Co Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
Ph: 724-465-2857
Fax: 724-465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

JEFFERSON COUNTY
John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243

Indiana County Community Action
Program
827 Water Street, Box 187
Indiana, PA 15701
Ph: 724-465-2657
Fax: 724-465-5118

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
Ph: 724-292-7812

JUNIATA COUNTY
CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
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Ph: 814-944-8100
Fax: 814-944-5747

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LACKAWANNA COUNTY
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31 W. Market Street
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Ph: 570-821-0837
Ph: 800-922-9537
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1400 Abington Executive Park
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Ph: 570-587-9163
Ph: 800-955-9537
Fax: 570-587-9134
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LANCASTER COUNTY
Community Housing Counselors,
Incorporated
Post Office Box 244
Kennett Square, PA 19348
Ph: 215-444-3682
Fax: 215-444-3178

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 215-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 215-821-8932

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
Ph: 717-397-5182
Ph: 800-788-5062
Fax: 717-399-4127

LAWRENCE COUNTY
CCCS of Western Pennsylvania
1st Federal Plaza
Suite 406
North Mill Street
New Castle, PA 16101
Ph: 724-652-8074

312 Chestnut Street
Suite 227
Meadville, PA 16335
Ph: 814-333-8570

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

Housing Opportunities of Beaver County
650 Corporation St.
Suite 207
Beaver, PA 15009
Ph: 724-728-7202
Fax: 724-728-7202

LEBANON COUNTY
Economic Opportunity Cabinet of Schuylkill
County
225 North Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

Tabor Community Services, Inc.
439 E. King Street
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Ph: 717-397-5182
Ph: 800-788-5062
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LEHIGH COUNTY
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3671 Crescent Court East
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Commission on Economic Opportunity of
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Ph: 570-455-4994 - Hazleton
Fax: 570-455-5531 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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201 Basin Street
Williamsport, PA 17703
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Lycoming-Clinton Counties Commission
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2138 Lincoln Street
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Williamsport, PA 17703
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Fax: 570-322-2197

MCKEAN COUNTY

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Fax: 814-898-1243

Northern Tier Community Action Group
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Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

MERCER COUNTY

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

CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
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MIFFLIN COUNTY

CCCS of Western Pennsylvania, Inc.
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Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

MONTGOMERY COUNTY

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

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

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
Ph: 215-563-5665
Fax: 215-864-2666

Northwest Counseling Service
5001 N. Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

Community Action Development Comm
113 E. Main Street
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Fax: 610-277-2123

Community Housing Counselors Inc.
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Media Fellowship House
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Media, PA 19363
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Fax: 610-565-8567

Phila Council for Community Advmnt
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Fax: 215-963-9941

American Credit Counseling Institute
845 Coates St
Coatesville, PA 19320
Ph: 888-212-6741

144 E. Dekalb Pike
King of Prussia, PA 19406
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Fax: 610-265-4814

755 York Road
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2000 Linglestown Road
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Ph: 717-541-1757
Fax: 717-541-4670

Urban League of Metropolitan Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
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Fax: 717-243-3948

Financial Counseling Services of Franklin
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Waynesboro, PA 17268
Ph: 717-762-3285

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Community Action Commission of The Capital Region
1514 Derry Street
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HACE
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Media Fellowship House
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CCCS of Delaware Valley
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Ph: 215-545-6010
Fax: 215-790-9132

Housing Association of Delaware Valley
658 North Watts Street
Philadelphia, PA 19123
Ph: 215-978-0224
Fax: 215-765-7614

Community Devel. Corp. of Frankford Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
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American Credit Counseling Institute
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755 York Road
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POTTER COUNTY
Northern Tier Community Action Group
135 West 4th Street
Emporium, PA 15834
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SCIUEYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7866
Fax: 610-375-7830

Commission on Economic Opportunity
of Luzerne Co.
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-922-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

Economic Opport Cabinet of Schuylkill Co.
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Fax: 717-541-4670

Community Action Commission of the Capital Region
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Harrisburg, PA 17104
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Fax: 717-234-2227

Urban League of Metropolitan Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

SOMERSET COUNTY
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Everett, PA 15537
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2 Garden Center Drive
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Tableland Services Inc.
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Somerset, PA 15501
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Ph: 800-452-0148
Fax: 814-443-3690

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
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CCCS of Western PA
219-A College Park Plaza
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SULLIVAN COUNTY
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The Trehab Center of Northeastern PA
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17 Crafton Street
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Fax: 570-724-5783

103 Warren Street
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SUSQUEHANNA COUNTY

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 Fax: 814-898-1243

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 1720 Holland Street
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 425 6th Avenue
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 133 Seventh Street
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Ph: 800-737-2933
Fax: 412-338-9963

WYOMING COUNTY
Common Economics Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18701
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

CCCS of Northeastern PA
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

The Trehab Center of NE PA

7 Lake Avenue
Box 339
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

105 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101
Fax: 570-297-2799

17 Crafton Street
Wellsboro, PA 16901
Ph: 570-724-5252
Fax: 570-724-5783

103 Warren Street
Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9668
Fax: 570-928-8144

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

YORK COUNTY
American Red Cross-Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3768
Fax: 717-637-3294

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

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Fax: 717-541-4670

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

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

GOLDBECK McCAFFERTY & McKEEVER
JOSEPH A. GOLDBECK, JR.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: David B. Fein, Esq.
Attorney I.D.#82628
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

KEVEN J. FINLEY,
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

05-1018-CD

ORDER

AND NOW, this day of 2005, upon consideration of the Plaintiff's Motion for
Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to
ascertain the present whereabouts of Defendant, Keven J. Finley a/k/a Kevin J. Finley has been unsuccessful, it is,
ORDERED and DECREED:

that Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Complaint in Mortgage
Foreclosure upon Defendant, Keven J. Finley a/k/a Kevin J. Finley by posting a copy of the Complaint upon the
premises Section 1 Lot 67 Treasure Lake, Dubois, PA, 15801, and Plaintiff is directed to serve the Complaint by
certified and regular mail to the Defendant's last known address at 335 Kiwanis Trail, DuBois, PA 15801,
and that all further service of legal papers, including but not limited to motions, petitions and rules be made by
certified and regular mail to Defendant's last known address and that Notice of Sheriff Sale pursuant to
Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant, Keven J. Finley a/k/a Kevin J. Finley by
sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

BY THE COURT:

J.

GOLDBECK McCAFFERTY & MCKEEVER
JOSEPH A. GOLDBECK, JR.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: David B. Fein, Esq.
Attorney I.D.#82628
Attorney for Plaintiff

FILED

AUG 11 2005
m 11:05 AM
William A. Shaw
Prothonotary/Clerk of Courts
No C/C

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 05-1018-CD

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

MOTION FOR SUBSTITUTED SERVICE
UNDER P.A.R.C.P. 430(a)

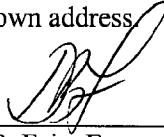
Plaintiff, by and through its attorney, David B. Fein, Esq., in support of its Motion for Substituted Service, represents as follows:

1. Plaintiff is the holder of a first mortgage upon the premises Section 1 Lot 67 Treasure Lake, Dubois, PA, 15801, hereinafter, the "mortgaged premises".
2. Defendant, KEVEN J. FINLEY is the mortgagor and real owner of the mortgaged premises.
3. The last known address of Defendant, Keven J. Finley a/k/a Kevin J. Finley is 335 Kiwanis Trail, DuBois, PA 15801.
4. The Sheriff has been unable to effect service of the Complaint upon Defendant, Keven J. Finley a/k/a Kevin J. Finley at his last known address. The Defendant could not be found because the Defendant is away for two months, per wife. Service was also attempted at the property address and as a

result the house appears to be empty, according to the certification.

5. The following investigation was conducted in a good faith attempt to ascertain the whereabouts of Defendant, Keven J. Finley a/k/a Kevin J. Finley.

WHEREFORE, Plaintiff prays that the Court enter the attached order allowing Plaintiff to serve the Complaint upon Defendant, Keven J. Finley a/k/a Kevin J. Finley by posting the premises and certified and regular mail to the Defendant's last known address.

BY: 

David B. Fein, Esq.

UNIVERSAL
DEFAULT SERVICES

Affidavit of Good Faith Investigation

Client provided information:

File Number: CWD-4734
Attorney Firm: Goldbeck, McCafferty & McKeever
File Name: Finley

Subject Name: Keven J. Finley a/k/a Kevin J. Finley

Property Address:

Street: Section 1 Lot 67 Treasure Lake
City: DuBois State: PA Zip: 15801

Skip Results: Date of Birth: 01/03/1967 Universal File Number: 30033

Verified Dates: As of 07/18/2005

Street: 335 Kiwanis Trail Phone:

City: DuBois State: PA Zip: 15801

Death Records: As of 07/18/2005, the Social Security Administration has no death record on file for Keven J. Finley a/k/a Kevin J. Finley.

Social Security Number search completed.

Employment Search: Unable to verify current employer.

Creditor information:

Creditors indicated the last reported address for Keven J. Finley a/k/a Kevin J. Finley as 335 Kiwanis Trail, DuBois, PA 15801

Department of Motor Vehicle Records:

The Pennsylvania Department of Motor Vehicles provided no change for Keven J. Finley a/k/a Kevin J. Finley from 335 Kiwanis Trail, DuBois, PA 15801

Public Licenses (Pilot, Real Estate, etc): Search performed provided no information.

Voter Registration Information:

The County Voter Registration Office has no listing for Keven J. Finley a/k/a Kevin J. Finley.

National Postal Address Search: Has no change for Keven J. Finley a/k/a Kevin J. Finley from 335 Kiwanis Trail, DuBois, PA 15801

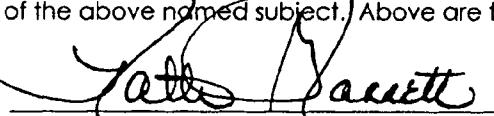
Comments:

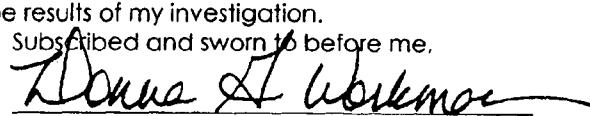
814-371-1728: Spoke with neighbor, Donna Wilson, verified current address as 335 Kiwanis Trail, DuBois, PA 15801

On 07/18/2005, I, Patti Garrett being duly sworn according to the law, deposes and says:

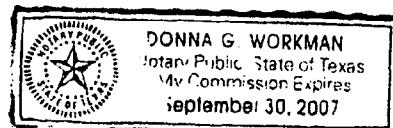
I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.

Subscribed and sworn to before me,


Affiant Name: Patti Garrett


Notary Public

Date: 07/18/2005



In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **100641**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Case # 05-1018-CD

vs.

KEVEN J. FINLEY

COPY

SHERIFF RETURNS

NOW August 03, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO KEVEN J. FINLEY, DEFENDANT. 1672 WRONG #; AWAY FOR 2 MONTHS PER WIFE.

SERVED BY: /

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket # **100641**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Case # 05-1018-CD

vs.

KEVEN J. FINLEY

SHERIFF RETURNS

NOW August 03, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO KEVEN J. FINLEY, DEFENDANT. SEC 1 LOT 67, TREASURE LAKE-HOUSE EMPTY.

SERVED BY: /

GOLDBECK McCAFFERTY & MCKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION

SYSTEMS, INC.

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

vs.

KEVEN J. FINLEY

Section 1 Lot 67 Treasure Lake

Dubois, PA 15801

IN THE COURT OF COMMON PLEAS

OF Clearfield COUNTY

No. 05-1018-CD

VERIFICATION

I, David B. Fein, Esq., Attorney for Petitioner do hereby verify that the facts set forth in the foregoing Motion for Substituted Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

BY: 

David B. Fein, Esq.

GOLDBECK McCAFFERTY & McKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

IN THE COURT OF COMMON PLEAS

Of Clearfield County

No. 05-1018-CD

CERTIFICATE OF SERVICE

David B. Fein, Esq., does hereby certify that true and correct copies of the foregoing Motion for Substituted Service have been served upon the Defendant, Keven J. Finley a/k/a Kevin J. Finley this 8th day of August 2005, by first class mail, postage prepaid.



BY: David B. Fein, Esq.

GOLDBECK McCAFFERTY & McKEEVER
BY: JOSEPH A. GOLDBECK, JR.
ATTORNEY I.D. #16132
SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
ATTORNEY FOR PLAINTIFF

FILED

AUG 24 2005 *BS*
m/11:45pm
William A. Shaw
Prothonotary/Clerk of Courts
2 CENTS TO 5 CENTS
COMMUNICATED

MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.
KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 05-1018-CD

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint in the above captioned matter.

GOLDBECK, McCAFFERTY & McKEEVER



By Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION
SERVICES, INC.,

Plaintiff

vs.

KEVEN J. FINLEY a/k/a KEVIN J. FINLEY

Defendant

*

*

*

*

NO. 05-1018-CD

*

*

*

O R D E R

NOW, this 16th day of August, 2005, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon Defendant, **KEVEN J. FINLEY a/k/a KEVIN J. FINLEY** by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, and by posting at the Defendants last known address, 335 Kiwanis Trail, DuBois, PA 15801 and the mortgaged premises known in this herein action as Section 1, Lot 67, Treasure Lake, DuBois, Pennsylvania 15801.

BY THE COURT,

/s/ Fredric J. Ammerman

FREDRIC J. AMMERMAN

President Judge

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

AUG 16 2005

Attest.

William Ammerman
Prothonotary/
Clerk of Courts

GOLDBECK McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR.
ATTORNEY I.D. #16132
SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
(215) 627-1322
ATTORNEY FOR PLAINTIFF

ATTORNEY COPY

I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY
Mortgagor and Real Owner
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. *05-1018-CD*

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claim in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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 BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

Aug 24, 2005 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

[Signature]
Deputy Prothonotary

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

Attest.

FILED
AUG 24 2005
JUL 13 2005
William A. Shaeffer
Prothonotary/Clerk of Courts
Prothonotary/Clerk of Courts

AVISO

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEERE CON INFORMACION DE COMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTINGTO COLLECT
A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.**

Resources available for Homeowners in Foreclosure

ACT NOW!

Even though your lender (and our client) has filed an Action of Mortgage Foreclosure against you, you still may be able to **SAVE YOUR HOME FROM FORECLOSURE**.

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call Pennsylvania Housing Finance Agency at 800-342-2397 for a counseling agency in your neighborhood.
- 3). Visit HUD'S website www.hud.gov/offices/hsg/sfh/econ/econ.cfm for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call your lender and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Carol at 215-825-6329. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-4734.

Para informacion en espanol puede comunicarse con Loretta al 215-825-6344.

This Action of Mortgage Foreclosure will continue unless you take action to stop it.

ATTORNEY
~~COMPLAINT IN MORTGAGE FORECLOSURE~~
~~A TRUE AND CORRECT COPY OF~~
~~THE ORIGINAL FILED~~
COPY

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., 700 Corporate Drive, PTX B-35 Plano, TX 75024-3632.

2. The name and address of the Defendant is KEVEN J. FINLEY, 1672 Treasure Lake, Du Bois, PA 15801-9044, who is the mortgagor and real owner of the mortgaged premises hereinafter described.

3. On August 10, 2001 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200112649. The Mortgage and Assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g) which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.

4. Mortgage Electronic Registration Systems Inc. is or will be, the owner of legal title to the mortgage that is the subject of this action, and nominee for Countrywide Home Loans Servicing LP, which is the owner of the entire beneficial interest in the mortgage.

5. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A".

6. The mortgage is in default because monthly payment of principal and interest upon said mortgage due March 01, 2005, and each month thereafter are due and unpaid, and by the terms of said mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due thereon are collectible forthwith.

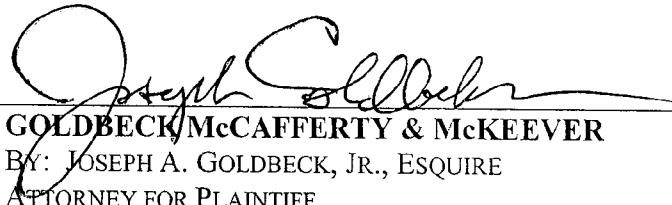
7. The following amounts are due on the mortgage:

Principal Balance	\$48,542.70
Interest from 02/01/2005	\$2,467.03
through 07/31/2005 at 10.2500%	
Per Diem interest rate at \$13.63	
Reasonable Attorney's Fee	\$1,250.00
If the Mortgage is reinstated prior to a Sheriff's Sale the Attorney's Fees may be less than this amount based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff reserves its right to collect Attorney's fees of up to 5% of the remaining principal balance (\$2,427.14) in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.	
Late Charges from 03/01/2005 to 07/31/2005	\$112.79
Monthly late charge amount at \$22.56	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$132.45	
	<hr/>
	\$53,272.52

8. Plaintiff is not seeking a judgment of personal liability (or in personam judgment) against the Defendant in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.
9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by Certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant has not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$53,272.52, together with interest at the rate of \$13.63, per day and other expenses incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By:

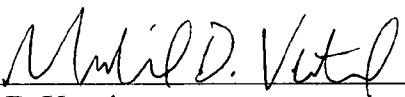

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, Michael D. Vestal, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 7-11-05



Michael D. Vestal
COUNTRYWIDE HOME LOANS INC.

Exhibit A

Legal Description: (As shown on Mortgage)

ALL THAT CERTAIN TRACT OF LAND, TOGETHER WITH ALL IMPROVEMENTS THEREON, DESIGNATED AS LOT 67, SECTION 1, "BARBADOS" IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY IN MISCELLANEOUS DOCKET MAP FILE NO. 25. MAP #128-D02-001-00067-00-21

UNDER AND SUBJECT, NEVERTHELESS, TO ALL RESERVATIONS, RESTRICTIONS, COVENANTS, CONDITIONS, EASEMENTS, LEASES AND RIGHTS OF WAY APPEARING OF RECORD, INCLUDING BUT NOT LIMITED TO THOSE APPEARING AT DEED BOOK 1273, PAGE 182, WHICH ARE:

Exhibit B



P.O. Box 660694
Dallas, TX 75266-0694

P.O. Box 6694
Dallas, TX 75266-0694

Send Payments to:
PO Box 660694
Dallas, TX 75266-0694

May 2, 2005

**Certified Mail:
0700048092
Return Receipt Requested
Regular Mail**

Keven J Finley
1672 TREASURE LK
DUBOIS, PA 15801-9044

Account No.: 1069168
Property Address:
Section 1 Lot 67 Treasure Lake
Dubois, PA

Current Servicer:
Countrywide Home Loans Servicing LP

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

This is an official notice that the mortgage on your home is in default, and the lender intends to foreclose. Specific information about the nature of the default is provided in the attached pages.

The HOMEOWNER'S 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 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 names, addresses and phone numbers 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 1-717-780-1869)

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help answer them. 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 EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACIÓN OBTENGA UNA TRADUCCIÓN INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NÚMERO MENCIONADO ARRIBA. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S):	Keven J Finley
PROPERTY ADDRESS:	<u>Section 1 Lot 67 Treasure Lake</u> <u>Dubois, PA</u> <u>1069168</u>
LOAN ACCT. NO.:	
ORIGINAL LENDER:	
CURRENT LENDER/SERVICER:	Countrywide Home Loans Servicing LP

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE MORTGAGE PAYMENTS

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF

Please write your account number on all checks and correspondence.

81 QPA1 2783 10/26/2014

Account Number: 1069168-1
Keven J Finley

Balance Due for charges listed above: \$1,704.65 as of 5/2/2005

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

BLQPA1

Countrywide
PO BOX 660694
Dallas, TX 75266-0694

001069168100000170465000170465

1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

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

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty-five (35) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT THIRTY-FIVE (35) DAYS.** IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty-five (35) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty-five (35) days of your face-to-face meeting.

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

AGENCY ACTION - Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

NOTICE OF INTENT TO FORECLOSE

YOUR HOME LOAN IS IN A STATE OF DEFAULT DUE TO THE REASONS MENTIONED IN THIS NOTICE.

YOU MUST TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at:

Section 1 Lot 67 Treasure Lake, Dubois, PA

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Payments:</u>	\$583.64	\$1,167.28
	\$583.47	\$583.47
<u>Late Charges:</u>	\$22.56	\$45.12
<u>Other Late Charges:</u>	Total Late Charges: Uncollected Costs:	\$0.00 \$0.00
	TOTAL DUE:	\$1,704.65

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable)

PAYMENT INSTRUCTIONS

Please

- Make your check payable to Countrywide Home Loans
- Write your account number on your check or money order
- Write in any additional amounts you are including
(If total is more than \$5000, please send certified check)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Payments: All payments will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

All premium payments for credit life insurance will be applied after application of any principal and interest payments due, but before any other amounts due on your loan are applied.

Additional amounts: If you submit an additional principal amount, an additional escrow amount and/or an "other" amount with your regular home loan payment of principal and interest, Countrywide will first apply your home loan payment before any additional amount is applied. If your home loan payments are not current, Countrywide will first apply any additional principal amount and/or additional escrow amount to outstanding principal and interest payments due before either additional amount is applied. Any additional amount specified as "other" will be applied first to past due principal and interest payments, then escrow deficiencies, then late charges, then fees and costs due, then outstanding principal.

APPENDIX C

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

ADAMS COUNTY

American Red Cross – Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3768
Fax: 717-637-3294

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Ph: 717-541-4670

Adams County Housing Authority
139-143 Carlisle St
Gettysburg, PA 17325
Ph: 717-334-1518
Fax: 717-334-8326

ALLEGHENY COUNTY

Pennsylvania Housing Finance Agency
(Marica Hess)
2275 Swallow Hill Road
Building 200
Pittsburgh, PA 15220
Ph: 412-429-2842
Fax: 412-429-2835

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1958
Ph: 412-281-2102
Ph: 800-792-2801
Fax: 412-391-4512

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

Urban League of Pittsburgh
Building for Equal Opportunity
One Smithfield Street
Pittsburgh, PA 15222-2222
Ph: 412-227-4802
Fax: 412-261-5207

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

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

Housing Opportunities
133 Seventh Street
Post Office Box 9
McKeesport, PA 15132
Ph: 412-664-1906
Fax: 412-664-0873

ARMSTRONG COUNTY

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

Credit Counselors of PA
401 Wood Street
Suite 908
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

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

BEAVER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1958
Fax: 412-391-4512

Housing Opportunities of Beaver Co., Inc.
650 Corporation Street
Suite 207
Beaver, PA 15009
Ph: 724-728-7511

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Ph: 412-462-9964

Housing Opportunities Inc.
133 Seventh Street
Post Office Box 9
McKeesport, PA 15134
Ph: 412-664-1906
Fax: 412-664-0873

BEDFORD COUNTY
Bedford-Fulton Housing Services
10241 Lincoln Highway
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

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

Weatherization Office
917 Millin Street
Huntingdon, PA 16652
Ph: 814-843-2343

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

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

BERKS COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7866
Fax: 610-375-7830

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (814 only)
Fax: 610-821-8932

Community Housing Counselor, Inc.
Post Office Box 244
Kennett Square, PA 19348
Ph: 610-444-3682
Fax: 610-444-8243

BLAIR COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

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

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

Weatherization Office
917 Millin Street
Huntingdon, PA 16652
Ph: 814-643-2343

BRADFORD COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537

Fax: 570-587-9134
Fax: 570-587-9135

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

9 South 7th Street
Stroudsburg, PA 18360
Ph: 570-420-8980
Ph: 800-922-9537
Fax: 570-420-8981

1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3660

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

German Street
Post Office Box 389
Dushore, PA 16814
Ph: 570-928-9668
Fax: 570-928-8144

33 Walnut Street
Wellsboro, PA 16901
Ph: 570-724-5252
Fax: 570-724-5783

185 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101

103 Warren Street
Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

BUCKS COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-765-1427

Bucks County Housing Group, Inc.
140 East Richardson Avenue
Langhorne, PA 19047
Ph: 215-750-4310
Fax: 215-750-4318

HACE
167 Allegheny Avenue, 2nd Floor
Philadelphia, PA 19140
Ph: 215-426-8025
Fax: 215-426-9122

Community Development Corp. of
Frankford
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2990
Fax: 215-744-2012

Northwest Counseling Service
5001 North Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

CCCS of Delaware Valley
1515 Market Street - Suite 1325
Philadelphia, PA 19107
Ph: 215-563-5665
Fax: 215-864-2666

CCCS of Delaware Valley
Trevose Corporate Center
4608 Street Road
Trevose, PA 19047
Ph: 215-563-5665

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733
Fax: 610-821-8932

American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
Ph: 888-212-6741

144 E. Dekalb Pike
King of Prussia, PA 19406
Ph: 610-971-2210
Fax: 610-265-4814

755 York Road
Suite 103
Warrington, PA 18974
Ph: 215-444-9429
Fax: 215-956-6344

BUTLER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102

Housing Opportunities, Inc.
650 Corporate St.
Suite 207
McKeesport, PA 15132
Ph: 412-664-1590
Fax: 412-664-0873

Housing Opportunities, Inc.
133 Seventh Street
Post Office Box 9
McKeesport, PA 15134
Ph: 412-664-1906
Fax: 412-664-0873

CCCS of Western PA
YMCA Building
339 North Washington Street
Butler, PA 16001
Ph: 724-282-7812

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Fax: 412-462-9964

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

CAMBRIA COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

Indiana City Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
Ph: 412-465-2657
Fax: 412-465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

CCCS of Western PA
217 E. Plank Road
Altoona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

Keystone Econ Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-539-1688

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

CAMERON COUNTY

Northern Tier Community Action Corp.
Post Office Box 389
135 West 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CCCS of Western PA
217 E. Plank Road
Altoona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

CARBON COUNTY
EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 610-821-0137

CCCS of Northeastern PA
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

9 South 7th Street
Stroudsburg, PA 18360
Ph: 570-420-8980
Ph: 800-922-9537
Fax: 570-420-8981

Commission on Economic Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-896-4090 - Tunkhannock

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CENTRE COUNTY

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

Lycoming-Clinton Co. Comm. For Community Action (STEP)
2138 Lincoln Street
Post Office Box 1328
Williamsport, PA 17703
Ph: 570-326-0587
Fax: 570-322-2197

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CCCS of Northeastern PA
201 Basis Street
Williamsport, PA 17703
Ph: 570-323-6627
Fax: 570-323-6626

CHESTER COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-765-1427

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

HACE
167 W. Allegheny Avenue
2nd Floor
Philadelphia, PA 19140
Ph: 215-426-8025
Fax: 215-426-9122

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-0646
Fax: 610-565-8567

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
Ph: 717-397-5182
Ph: 800-788-5062 (H.O. only)
Fax: 717-399-4127

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
Ph: 610-874-1484

Northwest Counseling Services
5001 N. Broad Street
Philadelphia, PA 19141
Ph: 215-324-7600
Fax: 215-324-8753

CCCS of Delaware Valley
1515 Market Street
Suite 1325
Philadelphia, PA 19107
Ph: 215-563-5665
Fax: 215-563-7020

Community Housing Counseling Inc.
Post Office Box 244
Kennett Square, PA 19348
Ph: 610-444-3682
Fax: 610-444-8243

Phila Council for Community Adv.
100 North 17th Street
Suite 600
Philadelphia, PA 19103
Ph: 215-567-7803
Fax: 215-963-9941

Community Development Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2990
Fax: 215-744-2012

CCCS of Delaware Valley
Marshall Building
790 E. Market Street
Suite 215
West Chester, PA 19382
Ph: 215-563-5665

American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
Ph: 888-212-6741

144 E. Dekalb Pike
King of Prussia, PA 19406
Ph: 610-971-2210
Fax: 610-265-4814

755 York Road
Suite 103
Warrington, PA 18974
Ph: 215-444-9429
Fax: 215-956-6344

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

CLEARFIELD COUNTY
Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6558
Fax: 814-539-1688

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

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

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

CLINTON COUNTY
Lycoming-Clinton Counties Commission for Community Action (STEP)
2138 Lincoln Street
Post Office Box 1328
Williamsport, PA 17703
Ph: 570-326-0587
Fax: 570-322-2197

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
Ph: 570-323-6627
Fax: 570-323-6626

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3669

COLUMBIA COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
Post Office Box 1127
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

Commission on Economic Opportunity of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-922-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

CRAWFORD COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
Ph: 814-453-5744
Fax: 814-453-5749

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
Ph: 814-459-4581
Fax: 814-458-0161

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

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

Urban League of Metropolitan Harrisburg
N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

Community Action Comm. of the Capital Region
1514 Derry Street
Harrisburg, PA 17104
Ph: 717-232-9757
Fax: 717-234-2227

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
Ph: 717-243-3818
Fax: 717-731-9589

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

DAUPHIN COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Fax: 717-541-4670

Community Action Commission of the Capital Region
1514 Derry Street
Harrisburg, PA 17104
Ph: 717-232-9757
Fax: 717-234-2227

Urban League of Metropolitan Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

DELAWARE COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-765-1427

CCCS of Delaware Valley
1515 Market Street
Suite 1325
Philadelphia, PA 19107
Ph: 215-563-5665
Fax: 215-864-2666

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-0846
Fax: 610-565-8567

Philadelphia Council for Community Advancement
100 North 17th Street
Suite 600
Philadelphia, PA 19103
Ph: 215-567-7803
Fax: 215-963-9941

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
Ph: 610-874-1484

ACCI
175 Stratford Avenue
Suite 3
Wayne, PA 19087
Ph: 610-971-2210
Fax: 610-687-7860

Northwest Counseling Service
5001 North Broad Street
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167 W. Allegheny Ave., 2nd Floor
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Community Housing Counselor, Inc.
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Kenny Square, PA 19348
Ph: 610-444-3682
Fax: 610-444-8243

Community Devel Corp of Frankford Group Ministry
4620 Griscom Street
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Ph: 215-744-2990
Fax: 215-744-2012

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

ACCI
144 E. Dekalb Pike
King of Prussia, PA 19406
Ph: 610-971-2210
Pager: 610-973-6219

ELK COUNTY
John F. Kennedy Center, Inc.
East 20th Street
Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243

Northern Tier Community Action Corp
2021
Post Office Box 369
135 West 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

ERIE COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
Ph: 814-453-5744
Fax: 814-453-5749

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
Ph: 814-459-4581
Fax: 814-456-0161

FAYETTE COUNTY
Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102
Fax: 412-391-4512

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

Tableland Services, Inc.
131 North Center Avenue
Somerset, PA 15501
Ph: 814-445-9628
Fax: 814-443-3690

Mon Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962

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

Fayette Co Community Action Agency, Inc.
137 North Beeson Avenue
Uniontown, PA 15401
Ph: 724-437-6050
Ph: 800-427-INFO
Fax: 724-437-4418

CCCS of Western PA
199 Edison Street
Uniontown, PA 15401
Ph: 724-439-8939

FOREST COUNTY
Warren-Forrest Counties Economic Opportunity Council
204 Liberty Street
Post Office Box 547
Warren, PA 16365
Ph: 814-726-2400
Fax: 814-723-0510

FRANKLIN COUNTY
Financial Services Unlimited
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

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

Community Action Commission of Capital Region
1514 Derry Street
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Fax: 717-234-2227

CCCS of Western PA
2000 Linglestown Road
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Fax: 717-541-4670

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
Ph: 717-243-3818
Fax: 717-243-3948

American Red Cross-Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3768
Fax: 717-637-3294

Urban League of Metropolitan Hbg.
2107 N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

Adams County Housing Authority
139 – 143 Carlisle Street
Gettysburg, PA 17325
Ph: 717-334-1518
Fax: 717-334-8326

FULTON COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
Fax: 814-623-7187

CCCS of Western Pennsylvania, Inc.
912 South George Street
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Financial Counselling Services of Franklin
31 West 3rd Street
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Ph: 717-762-3285

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GREENE COUNTY
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Fax: 412-391-4512

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Fax: 724-627-7713

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9982
Fax: 412-462-9964

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

HUNTINGDON COUNTY
Bedford-Fulton Housing Services
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CCCS of Western Pennsylvania, Inc.
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INDIANA COUNTY
CCCS of Western Pennsylvania, Inc.
1 North Gate Square
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Keystone Economic Development
Corporation
1954 Mary Grace Lane
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Ph: 814-535-6558
Fax: 814-539-1888

Indiana Co Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
Ph: 724-465-2657
Fax: 724-465-5118

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

JEFFERSON COUNTY
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Fax: 814-898-1243

Indiana County Community Action
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Fax: 724-465-5118

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YMCA Building
339 North Washington Street
Burrell, PA 16001
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JUNIATA COUNTY
CCCS of Western Pennsylvania, Inc.
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1400 Abington Executive Park
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Fax: 570-587-9134
Fax: 570-587-9135

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Incorporated
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CCCS of Western Pennsylvania, Inc.
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CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 215-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 215-821-8932

Tabor Community Services, Inc.
439 E. King Street
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Ph: 717-397-5182
Ph: 800-788-5062
Fax: 717-399-4127

LAWRENCE COUNTY
CCCS of Western Pennsylvania
1st Federal Plaza
Suite 406
North Mill Street
New Castle, PA 16101
Ph: 724-652-8074

312 Chestnut Street
Suite 227
Meadville, PA 16335
Ph: 814-333-6570

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

Housing Opportunities of Beaver County
650 Corporation St.
Suite 207
Beaver, PA 15009
Ph: 724-728-7202
Fax: 724-728-7202

LEBANON COUNTY
Economic Opportunity Cabinet of Schuylkill
County
225 North Centre Street
Pottsville, PA 17901
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Fax: 570-622-0429

Tabor Community Services, Inc.
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163 Amber Lane
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Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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LYCOMING COUNTY

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 Fax: 570-587-9134
 Fax: 570-587-9135

201 Basin Street
 Williamsport, PA 17703
 Ph: 570-323-6627
 Fax: 570-323-6626

Lycoming-Clinton Counties Commission for
 Community Action (STEP)
 2138 Lincoln Street
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 Williamsport, PA 17703
 Ph: 570-326-0587
 Fax: 570-322-2197

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Northern Tier Community Action Group
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 135 W. 4th Street
 Emporium, PA 15834
 Ph: 814-486-1161
 Fax: 814-486-0825

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

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

MIFFLIN COUNTY
CCCS of Western Pennsylvania, Inc.
 217 E. Plank Road
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 Ph: 814-944-8100
 Fax: 814-944-5747

CCCS of Northeastern Pennsylvania
 1631 S. Atherton Street
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 Fax: 814-238-3669

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 Ph: 814-643-2343

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 Fax: 570-829-1665 - Call before faxing
 Ph: 570-455-4994 - Hazelton
 Fax: 570-455-6631 - Call before faxing
 Ph: 570-836-4090 - Tunkhannock

MONTGOMERY COUNTY

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

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

CCCS of Delaware Valley
 1515 Market Street, Suite 1325
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 Fax: 215-864-2666

Northwest Counseling Service
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Community Action Development Comm
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 Coatesville, PA 19320
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 King of Prussia, PA 19406
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 Fax: 610-265-4814

755 York Road
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MONTOUR COUNTY

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 Ph: 800-922-9537
 Fax: 570-587-9134
 Fax: 570-587-9135

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 3671 Crescent Court East
 Whitehall, PA 18052
 Ph: 610-821-4011
 Ph: 800-220-2733 (717 and 814 only)
 Fax: 610-821-8932

NORTHUMBERLAND COUNTY

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 Fax: 570-587-9134
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201 Basin Street
 Williamsport, PA 17703
 Ph: 570-323-6627
 Fax: 570-323-6626

Economic Opportunity Cabinet of Schuylkill County
 225 North Centre Street
 Pottsville, PA 17901
 Ph: 570-622-1995
 Fax: 570-622-0429

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Road
 Harrisburg, PA 17102
 Ph: 717-541-1757
 Fax: 717-541-4670

Urban League of Metropolitan Harrisburg
 2107 N. 6th Street
 Harrisburg, PA 17101
 Ph: 717-234-5925
 Fax: 717-234-9459

YWCA of Carlisle
 301 G Street
 Carlisle, PA 17013
 Ph: 717-243-3818
 Fax: 717-243-3948

Financial Counseling Services of Franklin
 31 West 3rd Street
 Waynesboro, PA 17268
 Ph: 717-782-3285

Weatherization Office
 917 Mifflin Street
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Fax: 215-790-9132

Housing Association of Delaware Valley
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4620 Griscom Street
Philadelphia, PA 19124
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American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
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144 E. Dekalb Pike
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Ph: 610-971-2210
Fax: 610-265-4814

755 York Road
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POTTER COUNTY
Northern Tier Community Action Group
135 West 4th Street
Emporium, PA 15834
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SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7866
Fax: 610-375-7830

Commission on Economic Opportunity of Luzerne Co.
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

Economic Opport Cabinet of Schuylkill Co.
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Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

SOMERSET COUNTY
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2 Garden Center Drive
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Tableland Services Inc.
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Somerset, PA 15501
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Ph: 800-452-0148
Fax: 814-443-3690

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-8556
Fax: 814-539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-6335

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The Trehab Center of Northeastern PA
185 Elmira Street
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17 Crafton Street
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103 Warren Street
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Ph: 570-836-6840
Fax: 570-836-6332

German Street
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Dushore, PA 16614
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931 Main Street
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Ph: 570-253-8941
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7 Lake Avenue
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Ph: 570-278-3338
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SUSQUEHANNA COUNTY

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17 Crafton Street
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103 Warren Street

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CCCS of Western Pennsylvania, Inc.
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 31 W. Market Street
 Post Office Box 1127
 Wilkes-Barre, PA 18702
 Ph: 570-821-0837
 Ph: 800-922-9537
 Fax: 570-821-1785

1400 Abington Executive Park
 Suite 1
 Clarks Summit, PA 18411
 Ph: 570-587-9163
 Ph: 800-922-9537
 Fax: 570-587-9134
 Fax: 570-587-9135

201 Basin Street
 Williamsport, PA 17703
 Ph: 570-323-6627
 Fax: 570-323-6626

VENANGO COUNTY
 Greater Erie Community Action
 Committee
 18 West 9th Street
 Erie, PA 16501
 Ph: 814-459-4581
 Fax: 814-456-0181

CCCS of Western Pennsylvania, Inc.
 YMCA Building
 339 North Washington Street
 Butler, PA 16001
 Ph: 412-282-7312

John F. Kennedy Center, Inc.
 2021 East 20th Street
 Erie, PA 16510
 Ph: 814-398-0100
 Fax: 814-398-1243

WARREN COUNTY
 Booker T Washington Center
 1720 Holland Street
 Erie, PA 16503
 Ph: 814-453-5744
 Fax: 814-453-5749

Greater Erie Community Action
 Committee
 18 West 9th Street
 Erie, PA 16501
 Ph: 814-459-4581
 Fax: 814-456-0161

Warren-Forrest Counties Economic

Opportunity Council
 1209 Pennsylvania Avenue, West
 Post Office Box 547
 Warren, PA 16365
 Ph: 814-726-2400
 Fax: 814-723-0510

WASHINGTON COUNTY

Action Housing, Inc.
 425 6th Avenue
 Suite 950
 Pittsburgh, PA 15219
 Ph: 412-391-1956
 Ph: 412-281-2102
 Fax: 412-391-4512

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

Housing Opportunities, Inc.
 133 Seventh Street
 McKeesport, PA 15132
 Ph: 412-664-1590
 Fax: 412-664-0873

Credit Counselors of PA
 401 Wood Street
 Suite 906
 Pittsburgh, PA 15222
 Ph: 412-338-9954
 Ph: 800-737-2933
 Fax: 412-338-8963

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

Mon-Valley Unemployed Committee
 120 E. 9th Avenue
 Homestead, PA 15120
 Ph: 412-462-9962
 Fax: 412-462-9964

WAYNE COUNTY

CCCS of Northeastern Pennsylvania
 1400 Abington Executive Park
 Suite 1
 Clarks Summit, PA 18411
 Ph: 570-587-9163
 Ph: 800-922-9537
 Fax: 570-587-9134
 Fax: 570-587-9135

9 South 7th Street
 Stroudsburg, PA 18360
 Ph: 570-420-8980
 Ph: 800-922-9537
 Fax: 570-420-8981

31 W. Market Street
 Wilkes-Barre, PA 18702
 Ph: 570-821-0837
 Ph: 800-922-9537
 Fax: 570-821-1785

The Trehab Center of NE PA
 185 Elmira Street
 Post Office Box 218
 Troy, PA 16947
 Ph: 570-297-2101
 Fax: 570-297-2799

17 Crafton Street
 Wellsboro, PA 16901
 Ph: 570-724-5252
 Fax: 570-724-5783

103 Warren Street
Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9668
Fax: 570-928-8144

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

7 Lake Avenue
Box 339
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

WESTMORELAND COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102

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

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

Housing Opportunities, Inc.
133 Seventh Street
McKeesport, PA 15132
Ph: 412-664-1590
Fax: 412-664-0873

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

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9628
Ph: 800-452-0148
Fax: 814-443-3690

199 Edison Street
Uniontown, PA 15401
Ph: 724-439-6939

Indiana Co Community Action Program
827 Water Street
Box 187
Indiana, PA 15701
Ph: 724-465-2657
Fax: 724-465-5118

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Fax: 412-462-9984

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

WYOMING COUNTY
Common Economics Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18701
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

CCCS of Northeastern PA
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9136

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Ph: 800-982-4045
Fax: 570-278-1889

185 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101
Fax: 570-297-2799

17 Crafton Street
Wellsboro, PA 16901
Ph: 570-724-5252
Fax: 570-724-5783

103 Warren Street
Post Office Box 709
Tunkhannock, PA 18657
Ph: 570-836-6840
Fax: 570-836-6332

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9668
Fax: 570-928-8144

931 Main Street
Honesdale, PA 18431
Ph: 570-253-8941
Fax: 570-253-4817

YORK COUNTY
American Red Cross-Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3768
Fax: 717-637-3294

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

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757
Fax: 717-541-4670

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

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

Date: 07/13/2005 Clearfield County Court of Common Pleas NO. 1904754
Time: 02:19 PM Receipt Page 1 of 1

Received of: Goldbeck, Joseph A. Jr. (attorney for Mo \$ 85.00

Eighty-Five and 00/100 Dollars

Case: 2005-01018-CD	Plaintiff: Mortgage Electronic Registrati	Amount
Civil Complaint		85.00
Total:		85.00

Check: 231603

Payment Method: Check William A. Shaw, Prothonotary/Clerk of Cou
Amount Tendered: 85.00
Change Returned: 0.00 By: _____
Clerk: BILLSHAW Deputy Clerk

GOLDBECK McCAFFERTY & McKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106-1532

(215) 627-1322

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

vs.

KEVEN J. FINLEY

Mortgagor(s)

Section 1 Lot 67 Treasure Lake

Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON
PLEAS

OF Clearfield COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

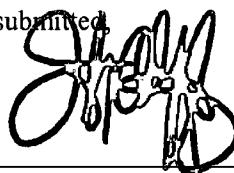
Term
No. 05-1018-CD

CERTIFICATE OF SERVICE

JOSEPH A. GOLDBECK, JR. ESQUIRE hereby certifies that on *August 26, 2005*

he did serve upon Defendant KEVEN J. FINLEY a true and correct copy of the above-captioned
Complaint by certified and regular mail in accordance with the Court Order dated August 16, 2005. The
undersigned understands that the statements herein and subject to the penalties provided by 18 P.S.
Section 4904.

Respectfully submitted,



GOLDBECK McCAFFERTY & McKEEVER
BY: JOSEPH A. GOLDBECK, JR. ESQUIRE

FILED NO CC

11:27 AM
AUG 29 2005

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

Dkt Pg. 100641

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

NO. 05-1018-CD

-VS-

KEVEN J. FINLEY

COMPLAINT IN MORTGAGE FORECLOSURE

**AMENDED
SHERIFF'S RETURN**

NOW SEPTEMBER 28, 2005 AMEND SHERIFF COSTS FROM \$34.29 TO \$34.39

**SWORN TO BEFORE ME THIS
DAY OF** **2005**

SO ANSWERS,

Jeffrey
by Marilyn Hasker

**CHESTER A. HAWKINS
SHERIFF**

FILED
01:26 PM
SEP 28 2005
CLERK

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100757
NO: 05-1018-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

vs.

DEFENDANT: KEVEN J. FINLEY A/K/A KEVIN J. FNILEY

SHERIFF RETURN

NOW, August 31, 2005 AT 11:10 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT 335 KIWANIS TRAIL, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: COUDRIET /

FILED

OCT 21 2005

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100757
NO: 05-1018-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

vs.

DEFENDANT: KEVEN J. FINLEY A/K/A KEVIN J. FNILEY

SHERIFF RETURN

NOW, August 29, 2005 AT 3:00 PM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT SECTION 1 LOT 67, TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: DEHAVEN /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100757
NO: 05-1018-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC.

vs.

DEFENDANT: KEVEN J. FINLEY A/K/A KEVIN J. FNILEY

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	234989	20.00
SHERIFF HAWKINS	GOLDBECK	234989	45.78

Sworn to Before Me This

So Answers,

____ Day of _____ 2005

Chester A. Hawkins
by Marilyn Harris

Chester A. Hawkins
Sheriff

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEVEN J. FINLEY
(Mortgagor(s) and Record owner(s))
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

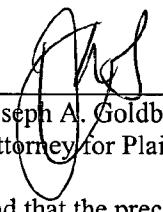
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-1018-CD

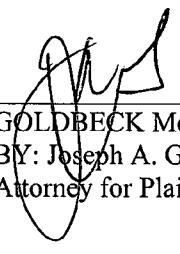
ORDER FOR JUDGMENT

Please enter Judgment in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., and against KEVEN J. FINLEY for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$55,296.45.



Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 7105 Corporate Drive PTX B-35 Plano, TX 75024-3632 and that the name(s) and last known address(es) of the Defendant(s) is/are KEVEN J. FINLEY, 335 Kiwanis Trail Du Bois, PA 15801;



GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

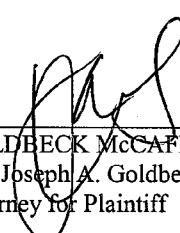
FILED Atty pd. 20.00
11/2/05 No cc
NOV 14 2005 Notice to Def.
William A. Shaw Statement to Atty
Prothonotary/Clerk of Courts
OK

ASSESSMENT OF DAMAGES

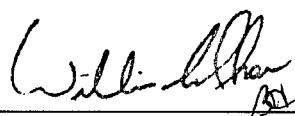
TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal Balance	\$48,542.70
Interest from 02/01/2005 through 11/11/2005	\$3,870.92
Reasonable Attorney's Fees	\$1,250.00
 Late Charges	 \$203.03
Costs of Suit and Title Search	\$900.00
Escrow Balance Deficit	\$529.80
<hr/> \$55,296.45	


GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

AND NOW, this 14th day of November, 2005 damages are assessed as above.



Pro Prothy

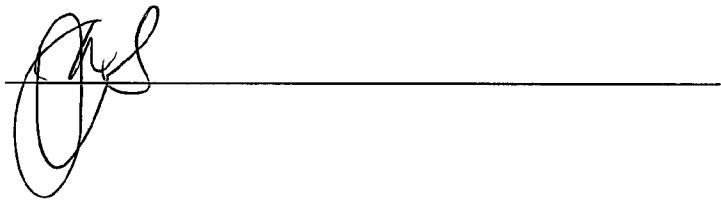
VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, KEVEN J. FINLEY, is about unknown years of age, that Defendant's last known residence is 335 Kiwanis Trail, Du Bois, PA 15801, and is engaged in the unknown business located at unknown address.

2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date: 11/11/05

A handwritten signature in black ink, appearing to read "Keven J. Finley", is written over a horizontal line. The signature is cursive and fluid.

In the Court of Common Pleas of Clearfield County

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY
(Mortgagor(s) and Record Owner(s))
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

No. 05-1018-CD

Defendant(s)

PRAECIPE FOR JUDGMENT

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE
OF COLLECTING THE DEBT.

Enter the Judgment in favor of Plaintiff and against KEVEN J. FINLEY by default for want of an Answer.

Assess damages as follows:

\$55,296.45

Debt

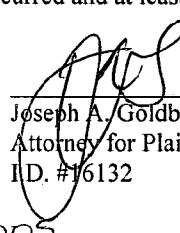
Interest - 02/01/2005 to 11/11/2005

Total

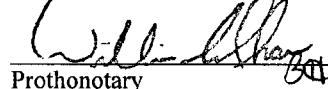
(Assessment of Damages attached)

I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO
BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1


Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
ID. #16132

AND NOW November 14, 2005, Judgment is entered in favor of
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and against KEVEN J. FINLEY by default for want of
an Answer and damages assessed in the sum of \$55,296.45 as per the above certification.


Prothonotary

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED
FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

DATE OF THIS NOTICE: October 28, 2005

TO:

KEVEN J. FINLEY
335 Kiwanis Trail
Du Bois, PA 15801

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

In the Court of Common Pleas
of Clearfield County

CIVIL ACTION - LAW

ACTION OF
MORTGAGE FORECLOSURE

vs.
KEVEN J. FINLEY
(Mortgagor(s) and Record Owner(s))
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Term
No. 05-1018-CD

Plaintiff

Defendant(s)

TO: **KEVEN J. FINLEY**
335 Kiwanis Trail
Du Bois, PA 15801

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 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 BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646


GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106 215-627-1322

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED
FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

DATE OF THIS NOTICE: October 28, 2005

TO:

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.
KEVEN J. FINLEY
(Mortgagor(s) and Record Owner(s))
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON
PLEAS
of Clearfield County

CIVIL ACTION - LAW
ACTION OF MORTGAGE
FORECLOSURE

Term
No. 05-1018-CD

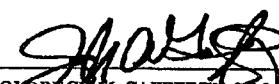
TO: KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

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 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 BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646


GOLDBECK McCAFFERTY & McKEEVER
By Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106 215-627-1322

Rule of Civil Procedure No. 236 – Revised

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

No. 05-1018-CD

vs.

KEVEN J. FINLEY
(Mortgagors and Record Owner(s))
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

 COPY

**THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT
OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE
PURPOSE OF COLLECTING THE DEBT.**

NOTICE

Notice is given that a judgment in the above-captioned matter has been entered against you.

William Shaw
Prothonotary

By:  11/14/05

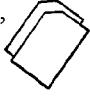
Deputy

If you have any questions concerning the above, please contact:

Joseph A. Goldbeck, Jr.
Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

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

Mortgage Electronic Registration Systems, Inc.
Plaintiff(s)

 COPY

No.: 2005-01018-CD

Real Debt: \$55,296.45

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Keven J. Finley
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: November 14, 2005

Expires: November 14, 2010

Certified from the record this 14th day of November, 2005.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION
SERVICES, INC.,

Plaintiff

*
*
*
*

NO. 05-1018-CD

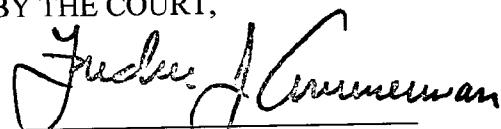
vs.
KEVEN J. FINLEY a/k/a KEVIN J. FINLEY
Defendant

*

ORDER

NOW, this 16th day of August, 2005, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon Defendant, **KEVEN J. FINLEY a/k/a KEVIN J. FINLEY** by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, and by posting at the Defendants last known address, 335 Kiwanis Trail, DuBois, PA 15801 and the mortgaged premises known in this herein action as Section 1, Lot 67, Treasure Lake, DuBois, Pennsylvania 15801.

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

FILED

AUG 16 2005

o/3:30/1
William A. Shaw
Prothonotary
3. (ent to Att)
Copy to Sheriff

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

Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEVEN J. FINLEY
Mortgagor(s) and Record Owner(s)
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-1018-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

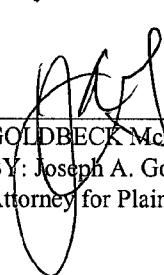
\$55,296.45

Interest from
02/01/2005 to
11/11/2005 at
10.2500%

(Costs to be added)

132.00

Prothonotary costs


GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

FILED *for*
m/2/2005 1CC-Lewins
NOV 14 2005 w/decr. to Shaff
William A. Shaw *Atty ad 20-00*
Prothonotary/Clerk of Courts
OK

Term
No. 05-1018-CD
IN THE COURT OF COMMON PLEAS
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.**

vs.

KEVEN J. FINLEY
(Mortgagor(s) and Record Owner(s))
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

PRAECLipe FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEVEN J. FINLEY
(**Mortgagor(s) and Record Owner(s)**)
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-1018-CD

AFFIDAVIT PURSUANT TO RULE 3129

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

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

KEVEN J. FINLEY
335 Kiwanis Trail
Du Bois, PA 15801

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

KEVEN J. FINLEY
335 Kiwanis Trail
Du Bois, PA 15801

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

FIRST COMMONWEALTH BANK
2 EAST LONG AVENUE
P.O. BOX 607A
DUBOIS, PA 15801

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

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

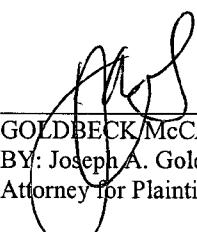
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

(attach separate sheet if more space is needed)

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.

DATED: November 11, 2005


GOLDBECK/McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257



COPY

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

VS.

In the Court of Common Pleas of
Clearfield County

No. 05-1018-CD

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: Section 1 Lot 67 Treasure Lake Dubois, PA 15801

See Exhibit "A" attached

AMOUNT DUE	
	<u>\$55,296.45</u>

Interest From 02/01/2005
Through 11/11/2005

(Costs to be added)

Prothonotary costs

132.00

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Dated: 11/14/05

Deputy _____

Term
No. 05-1018-CD

IN THE COURT OF COMMON PLEAS

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

KEVEN J. FINLEY
Mortgor(s)

Section 1 Lot 67 Treasure Lake Dubois, PA 15801

WRT OF EXECUTION
(Mortgage Foreclosure)

\$55,296.45

\$

132.00

\$

\$

REAL DEBT
INTEREST from
COSTS PAID:
PROTHY
SHERIFF
STATUTORY
COSTS DUE PROTHY
Office of Judicial Support
Judg. Fee
Cr.
Sat.

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

ALL THAT CERTAIN TRACT OF LAND, TOGETHER WITH ALL IMPROVEMENTS THEREON, DESIGNATES AS LOT 67, SECTION 1, "BARBADOS" IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY IN MISCELLANEOUS DOCKET MAP FILE NO. 25. MAP #128-D02-001-00067-00-21.

UNDER AND SUBJECT, NEVERTHELESS, TO ALL RESERVATIONS, RESTRICTIONS, COVENANTS, CONDITIONS, EASEMENTS, LEASES, AND RIGHTS OF WAY APPEARING OF RECORD, INCLUDING BUT NOT LIMITED TO THOSE APPEARING AT DEED BOOK 1273, PAGE 182.

TAX PARCEL #: 128-D02-001-00067

GOLDBECK McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR.
ATTORNEY I.D. #16132
SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
ATTORNEY FOR PLAINTIFF

FILED NO CC
mjl:59/81
NOV 14 2005
W

William A. Shaw
Prothonotary/Clerk of Courts

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

KEVEN J. FINLEY
Mortgagor(s)
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

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

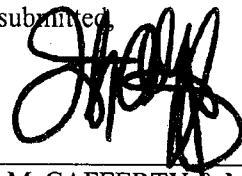
ACTION OF MORTGAGE
FORECLOSURE

Term
No. 05-1018-CD

CERTIFICATE OF SERVICE

JOSEPH A. GOLDBECK, JR. ESQUIRE hereby certifies that on *August 26, 2005*
he did serve upon Defendant KEVEN J. FINLEY a true and correct copy of the above-captioned
Complaint by certified and regular mail in accordance with the Court Order dated August 16, 2005. The
undersigned understands that the statements herein and subject to the penalties provided by 18 P.S.
Section 4904.

Respectfully submitted,



GOLDBECK McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR. ESQUIRE

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100757
NO: 05-1018-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
vs.
DEFENDANT: KEVEN J. FINLEY A/K/A KEVIN J. FNILEY

COPY

SHERIFF RETURN

NOW, August 31, 2005 AT 11:10 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT 335 KIWANIS TRAIL, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: COUDRIET /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100757
NO: 05-1018-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

VS.

DEFENDANT: KEVEN J. FINLEY A/K/A KEVIN J. FNILEY

SHERIFF RETURN

NOW, August 29, 2005 AT 3:00 PM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT SECTION 1 LOT 67, TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: DEHAVEN /

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY
CIVIL ACTION - LAW
ACTION OF MORTGAGE FORECLOSURE
Term No. 05-1018-CD
NOTICE OF ACTION IN MORTGAGE FORECLOSURE
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
Plaintiff
vs.
KEVEN J. FINLEY
Mortagor and Real Owner
Defendant

TO KEVEN J. FINLEY, MORTAGOR AND REAL OWNER, DEFENDANT whose last known address is 335 Kiwanis Trail DuBois, PA 15801-9044.

THIS FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT OWED TO OUR CLIENT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THE PURPOSE OF COLLECTING THE DEBT.

You are hereby notified that Plaintiff MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., has filed a Mortgage Foreclosure Complaint endorsed with a notice to defend against you in the Court of Common Pleas of Clearfield County, Pennsylvania, docketed to No. 05-1018-CD wherein Plaintiff seeks to foreclose on the mortgage secured on your property located, Section 1 Lot 67 Treasure Lake DuBois, PA 15801 whereupon your property will be sold by the Sheriff of Clearfield.

NOTICE

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after the Complaint and notice are served, by entering a written appearance personally or by attorney and filing in writing with the court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claim in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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 BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830
814-765-9646

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
Goldbeck McCafferty & McKeever, PC
Suite 5000, Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532

9/29/05

**PROOF OF PUBLICATION OF NOTICE APPEARING IN THE
COURIER EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT
PUBLISHED BY McLEAN PUBLISHING COMPANY,
DUBOIS PENNSYLVANIA
Under act 587, Approved May 16, 1929, P.L. 1784**

**STATE OF PENNSYLVANIA
COUNTY OF CLEARFIELD**

ss:

Linda Smith, Advertising Director or Dory Ferra, Classified Advertising Supervisor of the **Courier-Express/Tri-County Sunday/Jeffersonian Democrat** of the County and State aforesaid, being duly sworn, deposes and says that the **Courier Express**, a daily newspaper, the **Tri-County Sunday**, a weekly newspaper and **Jeffersonian Democrat**, a weekly newspaper published by McLean Publishing Company at 500 Jeffers Street, City of DuBois, County and State aforesaid, which was established in the year 1879, since which date said, the daily publication and the weekly publications, has been regularly issued in said County, and that a copy of the printed notice of publication is attached hereto exactly as the same was printed and published in the regular editions of the paper on the following dates, viz: the

29th day of **September** A.D. **2005**

Affidavit further deposes that he is an officer duly authorized by the **Courier-Express**, a daily newspaper, **Tri-County Sunday**, a weekly newspaper, and/or **Jeffersonian Democrat**, a weekly newspaper to verify the foregoing statement under oath and also declared that affiant is not interested in the subject matter of the aforesaid notice of publication, and that all allegations in the foregoing statement as to time, place and character of publication are true.

McLEAN PUBLISHING COMPANY Publisher of
COURIER-EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT

By Trista Reed

Sworn and subscribed to before me this 4th day of Oct., 2005

Barbara M. Dittry
NOTARY PUBLIC

**THIS IS
NOT A
BILL**

Statement of Advertising Cost
McLEAN PUBLISHING COMPANY
Publisher of
COURIER-EXPRESS/TRI-COUNTY SUNDAY/
JEFFERSONIAN DEMOCRAT

NOTARIAL SEAL
ROBIN M. DUTTRY, NOTARY PUBLIC
CITY OF DUBOIS, CLEARFIELD COUNTY
MY COMMISSION EXPIRES APRIL 16, 2006

TO Universal Lawyers Service, Inc.

For publishing the notice or advertisement attached hereto on the above stated dates.....	\$241.92
Probating same.....	\$7.50
Total.....	\$249.42

Publisher's Receipt for Advertising Costs

The Courier-Express, a daily newspaper, **Tri-County Sunday**, a weekly newspaper, and/or **Jeffersonian Democrat**, a weekly newspaper, hereby acknowledges receipt of the aforesaid advertising and publication costs, and certifies that the same have been fully paid.

Office: Jeffers Street and Beaver Drive, DuBois, PA 15801

Established 1879, Phone 814-371-4200

McLEAN PUBLISHING COMPANY

Publisher of

COURIER-EXPRESS/TRI-COUNTY SUNDAY/JEFFERSONIAN DEMOCRAT

By

I hereby certify that the foregoing is the original Proof of Publication and receipt for the Advertising costs in the subject matter of said notice. .

ATTORNEY FOR

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 claim in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. 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 BAR ASSOCIATION,
P.O. Box 186, Harrisburg, PA 17108. 800-692-7375.

KEYSTONE LEGAL SERVICES, 211½ E. Locust Street, Clearfield, PA 16830. 814-765-9646.

Joseph A. Goldbeck, Jr., Attorney for Plaintiff, Goldbeck, McCafferty & McKeever, PC, Suite 5000, Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1532.

ARTICLES OF INCORPORATION

NOTICE IS HEREBY GIVEN, that Articles of Incorporation were filed with the Department of State of the Commonwealth of Pennsylvania on or about the 3rd day of October, 2005 for the purpose of obtaining a Certificate of Incorporation of a proposed business corporation to be organized under the Corporation Law of the Commonwealth of Pennsylvania of 1998. The name of the corporation is KTL Painting, Inc. The purpose for which it is to be organized is to provide commercial painting services.

JOHN A. SOBEL, ESQUIRE, SOBEL & COLLINS, 218 SOUTH SECOND STREET, CLEARFIELD, PA 16830.

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

ACTION OF MORTGAGE FORECLOSURE

Term No. 05-1018-CD

**NOTICE OF ACTION IN MORTGAGE
FORECLOSURE**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff vs. KEVEN J. FINLEY, Mortgagor and Real Owner, Defendant.

TO KEVEN J. FINLEY, MORTGAGOR
AND REAL OWNER, DEFENDANT whose

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

ACTION OF MORTGAGE FORECLOSURE

Term No. 05-1018-CD

NOTICE OF ACTION IN MORTGAGE
FORECLOSURE

MORTGAGE ELECTRONIC REGIS-
TRATION SYSTEMS, INC., Plaintiff vs.
KEVEN J. FINLEY, Mortagor and Real
Owner, Defendant.

TO KEVEN J. FINLEY, MORTAGOR
AND REAL OWNER, DEFENDANT whose
last known address is 335Kiwanis Trail Du
Bois, PA 15801-9044.

THIS FIRM IS A DEBT COLLECTOR
AND WE ARE ATTEMPTING TO COLLECT
A DEBT OWED TO OUR CLIENT. ANY
INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THE PURPOSE OF
COLLECTING THE DEBT.

You are hereby notified that Plaintiff
MORTGAGE ELECTRONIC REGIS-
TRATION SYSTEMS, INC., has filed a
Mortgage Foreclosure Complaint endorsed
with a notice to defend against you in the
Court of Common Pleas of Clearfield
County, Pennsylvania, docketed to No. 05-
1018-CD wherein Plaintiff seeks to foreclose
on the mortgage secured on your property
located, Section 1 Lot 67, Treasure Lake
Dubois, PA 15801 whereupon your property
will be sold by the Sheriff of Clearfield.

NOTICE

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

ABOUT AGENCIES THAT MAY OFFER
LEGAL SERVICES TO ELIGIBLE
PERSONS AT A REDUCED FEE OR NO
FEE.

PENNSYLVANIA BAR ASSOCIATION,
P.O. Box 186, Harrisburg, PA 17108. 800-
692-7375.

KEYSTONE LEGAL SERVICES, 211½
E. Locust Street, Clearfield, PA 16830. 814-
765-9646.

Joseph A. Goldbeck, Jr., Attorney for
Plaintiff, Goldbeck, McCafferty & McKeever,
PC, Suite 5000, Mellon Independence
Center, 701 Market Street, Philadelphia, PA
19106-1532.

**SHERIFF'S SALE
OF VALUABLE REAL ESTATE**

BY VIRTUE OF: Execution issued out of
the Court of Common Pleas of Clearfield
County, Pennsylvania and to me directed,
there will be exposed to public sale in the
Sheriff's Office in the Court House in the
Borough of Clearfield on FRIDAY,
NOVEMBER 4, 2005 at 10:00 A.M.

THE FOLLOWING DESCRIBED
PROPERTY TO WIT: (SEE ATTACHED
DESCRIPTION) TERMS OF SALE

The Price or sum at which the property
shall be struck off must be paid at the time
of sale or such other arrangements made as
will be approved, otherwise the property will
be immediately put up and sold again at the
expense and risk of the person to whom it
was struck off and who in case of deficiency
of such resale shall make good for the same
and in no instance will the deed be
presented for confirmation unless the money
is actually paid to the Sheriff.

TO all parties in interest and claimants:
A schedule of distribution will be filed by the

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :

:

COUNTY OF CLEARFIELD :

:

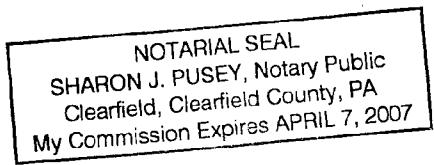
On this 14th day of October AD 2005, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Gary A. Knaresboro editor of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the annexed is a true copy of the notice or advertisement published in said publication in the regular issues of Week of October 7, 2005. Vol. 17, No. 40. And that all of the allegations of this statement as to the time, place, and character of the publication are true.



Gary A. Knaresboro, Esquire
Editor

Sworn and subscribed to before me the day and year aforesaid.

Sharon J. Pusey
Notary Public
My Commission Expires



Joseph A. Goldbeck Jr Esquire
Suite 5000 Mellon Independence Center
701 Market Street
Philadelphia PA 19106-1532

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

CWD-4734
CF: 07/13/2005
SD: 02/03/2006
\$55,296.45

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEVEN J. FINLEY
Mortgagor(s) and
Record Owner(s)

Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County
CIVIL ACTION – LAW
ACTION OF MORTGAGE FORECLOSURE

Term
No. 05-1018-CD

FILED NO. 3301
JAN 12 2006
L

William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

() Personal Service by the Sheriff's Office/competent adult (copy of return attached).
() Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
() Certified mail by Sheriff's Office.
() Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
() Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
() Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

() Premises was posted by Sheriff's Office/competent adult (copy of return attached).
() Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
() Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

UNITED STATES POSTAL SERVICE

100

First-Class Mail

- **Sender:** Please print your name, address, and Zip+4 in this box •

JOLDBECK MCCAFFERTY & MCKEEVER
"Felon Independence Center, Suite 5000
701 Market Street
Philadelphia, PA 19106-1532

SENDER: COMPLETE THIS SECTION			
COMPLETE THIS SECTION ON DELIVERY			
<p>A. Signature <input checked="" type="checkbox"/> <i>Amadeus/Finley</i> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <i>Amadeus Finley</i> C. Date of Delivery <i>12-16-05</i></p> <p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No If YES, enter delivery address below:</p>			
<p>1. Article Addressed to:</p> <p>CWD-4734 2/3/06</p> <p>FINLEY, KEVEN 335 Kiwanis Trail Du Bois, PA 15801</p> <p>2. Article Number <i>(Transfer from service label)</i> * 7005039000208674236*</p> <p>PS Form 3811, February 2004</p> <p style="text-align: right;">102595-02-M-1540</p>			

4236 8867 0002 0002 0390 0005 0005

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	
OFFICIAL USE	
Postage	\$ Yes
Certified Fee	\$ Yes
+ Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees \$ 4.48	
To: KEVEN	
Sent To: 335 Kiwanis Trail Du Bois, PA 15801	
Street, Apt. No., or P.O. Box No.	
City, State, ZIP+4	
PS Form 3800, June 2007 See Reverse for Instructions	

1 DEC 2005 Postmark Here
CWD=4734 2/3/05

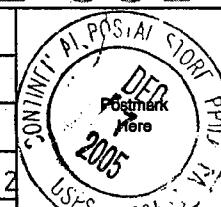
Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.
Internet access to delivery information is not available on mail
addressed to APOs and FPOs.**

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	
OFFICIAL USE	
Postage	\$
Yes	
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	4.42
\$	
CWD-4734 2/3/05	
Send To KEVIN J. FINLEY SECTION 1 LOT 67 TREAS Street, Apt. No.; or PO Box No. DUBOIS, PA 15801 City, State, ZIP+4	
	

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of International mail.
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- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry. Internet access to delivery information is not available on mail addressed to APOs and FPOs.

Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:

- Certified
- COD
- Delivery Confirmation
- Express Mail
- Insured
- Recorded Delivery (International)
- Registered
- Return Receipt for Merchandise
- Signature Confirmation

Affix Stamp Here
 (If issued as a
 certificate of mailing,
 or for additional copies
 of this bill)
 Postmark and
 Date of Receipt

Article Number	Recipient Address (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675											
2.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830											
3.	FIRST COMMONWEALTH BANK 2 EAST LONG AVENUE P.O. BOX 607A DUBOIS, PA 15801											
4.	TENANTS/OCCUPANTS Section 1 Lot 67 Treasure Lake Dubois, PA 15801											
5.	KEVIN J. FINLEY SECTION 1 LOT 67 TREASURE LAKE DUBOIS, PA 15801											
6.	KEVIN J. FINLEY 335 KIWANIS TRAIL DUBOIS, PA 15801											
7.												
8.												

Total Number of Pieces
Listed by Sender **6** Total Number of Pieces
Received at Post Office **6** Postmaster: Per (Name of receiving employee)
KEVEN J. FINLEY

PS Form **3877**, February 2002 (Page 1 of 2) Complete by Typewriter, Ink, or Ball Point Pen
CWD-4734

See Privacy Act Statement on Reverse

Clearfield
KEVEN J. FINLEY

GOLDBECK McCAFFERTY & MCKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-825-6320
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

KEVEN J. FINLEY
Mortgagor(s) and Record Owner(s)

Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 05-1018-CD

AFFIDAVIT PURSUANT TO RULE 3129

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

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

KEVEN J. FINLEY
335 Kiwanis Trail
Du Bois, PA 15801

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

KEVEN J. FINLEY
335 Kiwanis Trail
Du Bois, PA 15801

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

FIRST COMMONWEALTH BANK
2 EAST LONG AVENUE
P.O. BOX 607A
DUBOIS, PA 15801

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

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

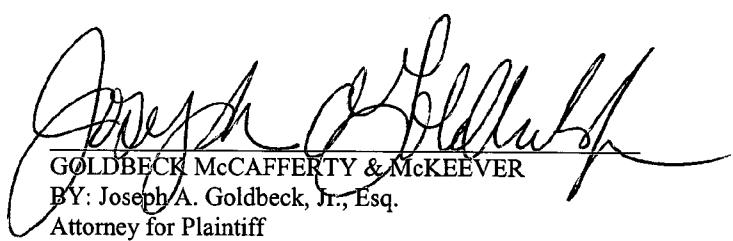
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

(attach separate sheet if more space is needed)

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.

DATED: January 4, 2006



GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20251
NO: 05-1018-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
vs.
DEFENDANT: KEVEN J. FINLEY

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 11/14/2005

LEVY TAKEN 12/20/2005 @ 12:00 PM

POSTED 12/20/2005 @ 12:00 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 04/24/2006

DATE DEED FILED **NOT SOLD**

FILED
010:39/201
APR 24 2006
WM

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

01/06/2006 @ SERVED KEVEN J. FINLEY

SERVED KEVEN J. FINLEY, DEFENDANT, BY MAIL PER COURT ORDER. TO SECT 1, LOT 67, TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA CERT #70050390000372351193. CERT MAIL RETURNED ATTEMPTED NOT KNOWN ON 1/6, 2006.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LETTER.

12/20/2005 @ 1:35 PM SERVED
POST 335 KIWANIS TRAIL AND LOT 67, SECT 1, TREASURE LAKE PER COURT ORDER

12/30/2005 @ SERVED KEVEN J. FINLEY

SERVED KEVEN J. FINLEY BY REG & CERT MAIL TO 335 KIWANIS TRAIL, DUBOIS, PA CERT. #700503900003723521209 SIGNED FOR ON 1/30/20 BY TARA FINLEY (?)

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LVEY.

@ SERVED

RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE. THE DEFENDANT PAID \$7,000.00 TOWARDS THE DEBT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20251
NO: 05-1018-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: KEVEN J. FINLEY

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$333.93

SURCHARGE \$20.00 PAID BY PLAINTIFF

So Answers,


by Cynthia Butler - Deputy
Chester A. Hawkins
Sheriff

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

In the Court of Common Pleas of
Clearfield County

No. 05-1018-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: Section 1 Lot 67 Treasure Lake Dubois, PA 15801

See Exhibit "A" attached

AMOUNT DUE	
	<u>\$55,296.45</u>

Interest From 02/01/2005
Through 11/11/2005

(Costs to be added)

Prothonotary costs

132.00

Dated: 11/14/05
Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Received November 14, 2005 @ 3:00 P.M.
Deputy _____
Chester A. Hawkins
by Cynthia Butler Aughenbaugh

Term
No. 05-1018-CD

IN THE COURT OF COMMON PLEAS

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

KEVEN J. FINLEY

Mortagor(s)

Section 1 Lot 67 Treasure Lake Dubois, PA 15801

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$55,296.45
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ 132.00
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

ALL THAT CERTAIN TRACT OF LAND, TOGETHER WITH ALL IMPROVEMENTS THEREON, DESIGNATES AS LOT 67, SECTION 1, "BARBADOS" IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY IN MISCELLANEOUS DOCKET MAP FILE NO. 25. MAP #128-D02-001-00067-00-21.

UNDER AND SUBJECT, NEVERTHELESS, TO ALL RESERVATIONS, RESTRICTIONS, COVENANTS, CONDITIONS, EASEMENTS, LEASES, AND RIGHTS OF WAY APPEARING OF RECORD, INCLUDING BUT NOT LIMITED TO THOSE APPEARING AT DEED BOOK 1273, PAGE 182.

TAX PARCEL #: 128-D02-001-00067

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME KEVEN J. FINLEY NO. 05-1018-CD

NOW, April 22, 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 Keven J. Finley to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR SERVICE	15.00	DEBT-AMOUNT DUE	55,296.45
MILEAGE	15.00	INTEREST @ 15.5300	(11,367,618.
LEVY	15.00	FROM 02/01/2005 TO	
MILEAGE	18.43	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	10.50	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE		ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING	15.00	INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID/SETTLEMENT AMOUNT		TOTAL DEBT AND INTEREST	(\$11,312,301.89)
RETURNS/DEPUTIZE			
COPIES	15.00		
	5.00		
BILLING/PHONE/FAX	5.00		
CONTINUED SALES			
MISCELLANEOUS			
TOTAL SHERIFF COSTS	\$193.93	COSTS:	
		ADVERTISING	0.00
		TAXES - COLLECTOR	
		TAXES - TAX CLAIM	
		DUE	
		LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	
		DEED COSTS	0.00
		SHERIFF COSTS	193.93
		LEGAL JOURNAL COSTS	162.00
		PROTHONOTARY	132.00
		MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
DEED COSTS:		TOTAL COSTS	\$1,631.73
ACKNOWLEDGEMENT			
REGISTER & RECORDER			
TRANSFER TAX 2%	0.00		
TOTAL DEED COSTS	\$0.00		

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION
SERVICES, INC.,

Plaintiff

vs.

KEVEN J. FINLEY a/k/a KEVIN J. FINLEY
Defendant

*
*
*
*
*

NO. 05-1018-CD

O R D E R

NOW, this 16th day of August, 2005, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon Defendant, KEVEN J. FINLEY a/k/a KEVIN J. FINLEY by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, and by posting at the Defendants last known address, 335 Kiwanis Trail, DuBois, PA 15801 and the mortgaged premises known in this herein action as Section 1, Lot 67, Treasure Lake, DuBois, Pennsylvania 15801.

BY THE COURT,

/s/ Fredric J. Ammerman

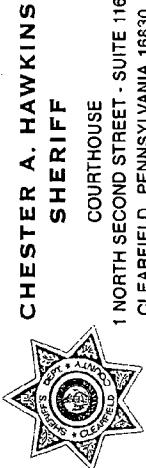
FREDRIC J. AMMERMAN
President Judge

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

AUG 16 2005

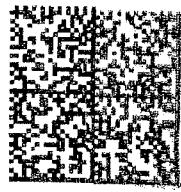
Attest.

William L. Ammerman
Prothonotary/
Clerk of Courts



CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16630



016H16505405
\$04.650
12/30/2005
Mailed From 16830
US POSTAGE



7005 0390 0003 7235 1193

KEVEN J. FINLEY
SECTION 1, LOT 67, TREASURE LAKE
DUBOIS, PA 15801

A INSUFFICIENT ADDRESS
C ATTEMPTED NOT KNOWN
S NO SUCH NUMBER/ STREET
 NOT DELIVERABLE AS ADDRESSED
 UNABLE TO FORWARD

RTS
RETURN TO SENDER

1-03-06

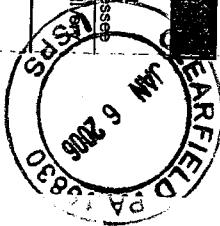
1-18-06

U.S. Postal Service CERTIFIED MAIL RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information, visit our website at www.usps.com	
OFFICIAL USE	
Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	
\$ 4.65	

CLARIFIED PA 16830
DECEMBER 2005
Hawkins

Sent To: KEVEN J. FINLEY
Section 1, Lot 67, Treasure Lake
Street Apt. No. 1
5627 E 0000 0630 5005

SENDER: COMPLETE THIS SECTION	
<ul style="list-style-type: none"> ■ Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. ■ Print your name and address on the reverse so that we can return the card to you. ■ Attach this card to the back of the mailpiece, or on the front if space permits. 	
<p>1. Article Addressed to:</p>	
<p>KEVEN J. FINLEY SECTION 1, LOT 67, TREASURE LAKE DUBOIS, PA 15801</p>	
<p>2. Article Number (Transfer from service label)</p>	
<p>7005 0390 0003 7235 1193</p>	
<p>3. Service Type</p>	
<p><input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p>	
<p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>	
<p>5. COMPLETE THIS SECTION ON DELIVERY</p>	
<p>A. Signature <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee</p>	
<p>B. Received by (Printed Name) C. Date of Delivery</p>	
<p>D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No</p>	



102595-42-M-1540

PS Form 3811, February 2004 Domestic Return Receipt

SENDER: COMPLETE THIS SECTION**COMPLETE THIS SECTION ON DELIVERY**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

KEVEN J. FINLEY
335 KIWANIS TRAIL
DUBOIS, PA 15801

<i>Handwritten Signature</i>		<input type="checkbox"/> Agent <input checked="" type="checkbox"/> Addressee
B. Received by (Printed Name) <i>Handwritten Signature</i>		C. Date of Delivery <i>Handwritten Signature</i>
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No		

A. Signature X		<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
B. Received by (Printed Name) <i>Handwritten Signature</i>		C. Date of Delivery <i>Handwritten Signature</i>
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No		

3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Registered <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.		<input type="checkbox"/> Express Mail <input type="checkbox"/> Return Receipt for Merchandise
4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes		

102595-02-M-1540

2. Article Number:
Transfer from service label
7005 0390 0003 7235 1209

PS Form 3811, February 2004

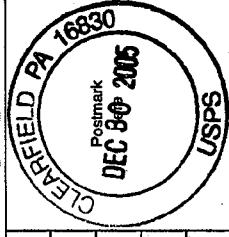
Domestic Return Receipt

U.S. Postal Service
CERTIFIED MAIL RECEIPT
Domestic Mail Only: No Insurance Coverage Provided

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

OFFICIAL USE

Postage	\$	<i>Handwritten Signature</i>
Certified Fee		
Return Receipt Fee (Endorsement Required)		
Restricted Delivery Fee (Endorsement Required)		
Total Postage & Fees	\$	<i>Handwritten Signature</i>



6021 5E22 E000 06E0 5002

Sent To

KEVEN J. FINLEY
335 KIWANIS TRAIL
DUBOIS, PA 15801

PS Form 3800, June 2002

See Reverse for Instructions

**GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 • MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734**

JOSEPH A. GOLDBECK, JR.
GARY E. McCAFFERTY
MICHAEL T. McKEEVER

February 2, 2006

Clearfield

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX 814-765-5915

RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
vs.
KEVEN J. FINLEY
Term No. 05-1018-CD

Property address:
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

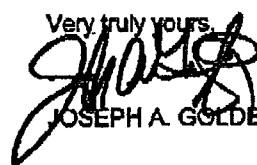
Sheriff's Sale Date: February 03, 2006

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I collected \$7,000.00 towards my client's debt.

Thank you for your cooperation.

Very truly yours,



JOSEPH A. GOLDBECK, JR.

JAG/AmyG

cc: Debbie Singer
COUNTRYWIDE HOME LOANS INC.
Acct. #1069168

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

Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEVEN J. FINLEY
Mortgagor(s) and Record Owner(s)
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-1018-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$55,296.45

Interest from
02/01/2005 to
11/11/2005 at
10.2500%

(Costs to be added)

152.00

Prothonotary costs

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

FILED
MAY 15 2006 Atty pd 2000
100 allewnts w/
prop. descr. to
Shff

William A. Shaw
Prothonotary/Clerk of Courts

(CR)

Term
No. 05-1018-CD
IN THE COURT OF COMMON PLEAS
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

vs.

KEVEN J. FINLEY
(Mortgagor(s) and Record Owner(s))
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Joseph A. Goldbeck, Jr.

Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322

Prothonotary/Clerk of Courts
William A. Shad
MAY 15 2006
FILED

ALL THAT CERTAIN TRACT OF LAND, TOGETHER WITH ALL IMPROVEMENTS THEREON, DESIGNATES AS LOT 67, SECTION 1, "BARBADOS" IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY IN MISCELLANEOUS DOCKET MAP FILE NO. 25. MAP #128-D02-001-00067-00-21.

UNDER AND SUBJECT, NEVERTHELESS, TO ALL RESERVATIONS, RESTRICTIONS, COVENANTS, CONDITIONS, EASEMENTS, LEASES, AND RIGHTS OF WAY APPEARING OF RECORD, INCLUDING BUT NOT LIMITED TO THOSE APPEARING AT DEED BOOK 1273, PAGE 182.

TAX PARCEL #: 128-D02-001-00067

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEVEN J. FINLEY
(**Mortgagor(s) and Record Owner(s)**)
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-1018-CD

AFFIDAVIT PURSUANT TO RULE 3129

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

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

KEVEN J. FINLEY
335 Kiwanis Trail
Du Bois, PA 15801

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

KEVEN J. FINLEY
335 Kiwanis Trail
Du Bois, PA 15801

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

FIRST COMMONWEALTH BANK
2 EAST LONG AVENUE
P.O. BOX 607A
DUBOIS, PA 15801

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

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

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.

TENANTS/OCCUPANTS
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

(attach separate sheet if more space is needed)

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.

DATED: April 28, 2006


GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

In the Court of Common Pleas of
Clearfield County

vs.

No. 05-1018-CD

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: Section 1 Lot 67 Treasure Lake Dubois, PA 15801

See Exhibit "A" attached

AMOUNT DUE \$55,296.45

Interest From 02/01/2005
Through 11/11/2005

(Costs to be added)

Prothonotary costs 152.00

Dated:

5151a.

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

~~Deputy~~

Term
No. 05-1018-CD

IN THE COURT OF COMMON PLEAS
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

KEVEN J. FINLEY
Mortagor(s)
Section 1 Lot 67 Treasure Lake Dubois, PA 15801

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$55,296.45
INTEREST from	\$_____
GOSTS PAID:	\$_____
PROTHY	\$ 150.00
SHERIFF	\$_____
STATUTORY	\$_____
COSTS DUE PROTHY	\$_____
Office of Judicial Support	\$_____
Judg. Fee	\$_____
Cr.	\$_____
Sat.	\$_____

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322

ALL THAT CERTAIN TRACT OF LAND, TOGETHER WITH ALL IMPROVEMENTS THEREON, DESIGNATES AS LOT 67, SECTION 1, "BARBADOS" IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY IN MISCELLANEOUS DOCKET MAP FILE NO. 25. MAP #128-D02-001-00067-00-21.

UNDER AND SUBJECT, NEVERTHELESS, TO ALL RESERVATIONS, RESTRICTIONS, COVENANTS, CONDITIONS, EASEMENTS, LEASES, AND RIGHTS OF WAY APPEARING OF RECORD, INCLUDING BUT NOT LIMITED TO THOSE APPEARING AT DEED BOOK 1273, PAGE 182.

TAX PARCEL #: 128-D02-001-00067

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

No. 05-1018-CD

ORDER

AND NOW, this day of , 2006, upon consideration of the Motion of
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to Amend its Judgment, it is,

ORDERED:

That the motion is granted and Plaintiff's judgment is hereby amended to
\$62,209.84, plus interest at the rate set forth in the note and mortgage, and costs of this action
through and including the Sheriff's Sale of the Property or payment of the mortgage loan in full.

BY THE COURT:

J.

GOLDBECK McCAFFERTY & McKEEVER
BY: Gary E. McCafferty
Attorney I.D.#42386
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6342
Attorney for Plaintiff

FILED
M 12.54/01 Atty
JUL 07 2006

REC
William A. Shaw
Prothonotary/Clerk of Courts

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON
PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

No. 05-1018-CD

PLAINTIFF'S
MOTION TO REASSESS JUDGMENT

Plaintiff, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., petitions
the Court to Reassess its Judgment in mortgage foreclosure for the following reasons:

1. Plaintiff's Complaint in Mortgage Foreclosure was filed on July 10, 2005 as to
the property located at Section 1 Lot 67 Treasure Lake Dubois, PA 15801 ("Property").
2. On November 14, 2005, judgment in mortgage foreclosure was entered in
favor of Plaintiff and against Defendants in the amount of \$55,296.45, based upon the demand
in Plaintiff's Complaint.
3. Since the entry of Judgment, the action was delayed due to consensual
agreement between the plaintiff and defendants.

4. Due to the delay in this action stay of proceedings, Plaintiff's judgment amount is not sufficient to satisfy the amounts due and owing on the mortgage and the mortgage lien on the Property.

5. A sheriff's sale is scheduled for August 04, 2006, and the amounts due and owing on the mortgage as of the sheriff's sale will be as follows:

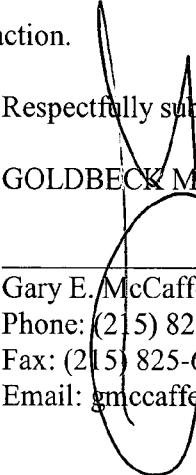
Principal Balance	\$48,202.24
Interest from 11-1-05 thru 8-4-06	
Per diem interest rate at \$13.63	\$2,456.27
Late Charges per Complaint	\$134.17
Escrow	\$246.67
Sub-Total	\$52,042.35
Recording fee	\$28.50
Advances paid by Countrywide	\$4,195.10
Foreclosure fees	\$2,875.00
Sub-total	\$59,140.95
Partial payment	-\$91.22
Sub-total	\$59,049.73
Attorney's Fee at 0.0100% of principal balance	\$2,410.11
Costs of Suit and Title Search	\$750.00
TOTAL	<u>\$62,209.84</u>

WHEREFORE, Plaintiff prays that the Petition be granted and Plaintiff's Judgment be amended to \$62,209.84, plus interest and costs of the action.

Respectfully submitted,

GOLDBECK McCAFFERTY & McKEEVER

By:


Gary E. McCafferty, Esq.
Phone: (215) 825-6302
Fax: (215) 825-6402
Email: gmccafferty@goldbecklaw.com

GOLDBECK McCAFFERTY & McKEEVER
BY: Gary E. McCafferty
Attorney I.D.#42386
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6302
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON
PLEAS

of Clearfield County

CIVIL ACTION - LAW

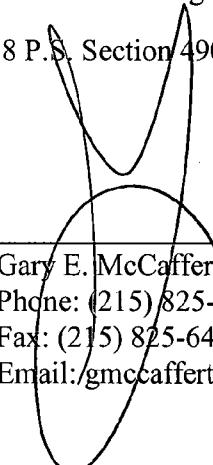
ACTION OF MORTGAGE
FORECLOSURE

No. 05-1018-CD

VERIFICATION

Gary E. McCafferty, Esq., hereby states that he is the attorney for plaintiff and that all of the facts set forth within the attached Motion to Reassess its Judgment are true and correct to the best of his knowledge, information and belief. The undersigned understands that the foregoing statements are made subject to the penalties 18 P.S. Section 4904.

Gary E. McCafferty, Esq.
Phone: (215) 825-6302
Fax: (215) 825-6402
Email: gmccafferty@goldbecklaw.com



GOLDBECK McCAFFERTY & McKEEVER
BY: Gary E. McCafferty
Attorney I.D.#42386
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6342
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON
PLEAS

of Clearfield County

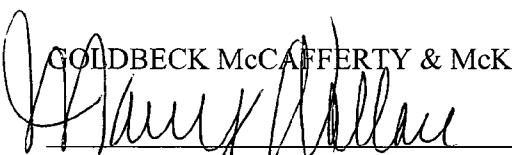
CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

No. 05-1018-CD

CERTIFICATION OF SERVICE

Mary Wallace is a legal assistant with the firm of GOLDBECK McCAFFERTY & McKEEVER and hereby certifies that a true and correct copy of Plaintiff's Motion to Reassess Judgment was mailed by first class mail, postage prepaid to Defendant(s) **KEVEN J. FINLEY @ 335 Kiwanis Trail Dubois, PA 15801 and Section 1 Lot 67 Treasure Lake, Dubois, PA 15801 on July 5, 2006.**

By: 
Mary Wallace
Judgment Department
Phone: (215) 825-6342
Fax: (215) 825-6442
Email: mwallace@goldbecklaw.com

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

CWD-4734
CF: 07/13/2005
SD: 08/04/2006
\$55,296.45

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KEVEN J. FINLEY
Mortgagor(s) and
Record Owner(s)

Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County
CIVIL ACTION - LAW
ACTION OF MORTGAGE FORECLOSURE

Term
No. 05-1018-CD

FILED NO CC
MAY 12 2006
JUL 10 2006

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

William A. Shaw
Prothonotary/Clerk of Courts

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

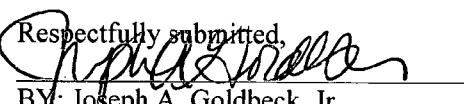
- Personal Service by the Sheriff's Office/competent adult (copy of return attached).
- Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
- Certified mail by Sheriff's Office.
- Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

- Premises was posted by Sheriff's Office/competent adult (copy of return attached). *Per Cindy E So*
- Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:

- Certified
- COD
- Delivery Confirmation
- Express Mail
- Insured
- Recorded Delivery (International)
- Registered
- Return Receipt for Merchandise
- Signature Confirmation

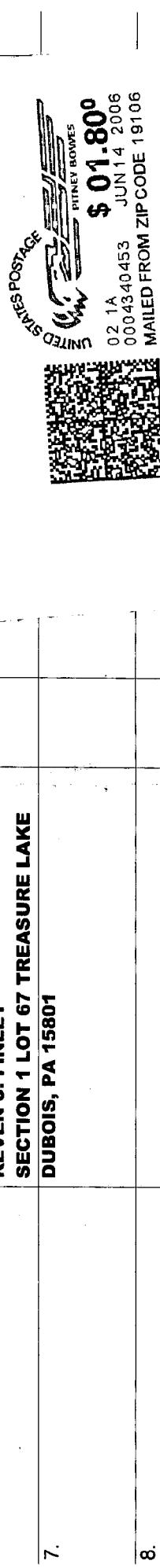
Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675											
2.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830											
3.	FIRST COMMONWEALTH BANK 2 EAST LONG AVENUE P.O. BOX 607A											
4.	DUBOIS, PA 15801 TENANTS/OCCUPANTS Section 1 Lot 67 Treasure Lake Dubois, PA 15801											
5.	KEVEN J. FINLEY 335 KIWANIS TRAIL DUBOIS, PA 15801											
6.	KEVEN J. FINLEY SECTION 1 LOT 67 TREASURE LAKE DUBOIS, PA 15801											
7.												
8.												

Postmaster, Per (Name of receiving employee)

See Privacy Act Statement on Reverse

Total Number of Pieces
Listed by Sender **6** Total Number of Pieces
Received at Post Office

Complete by Typewriter, Ink, or Ball Point Pen
PS Form 3877, February 2002 (Page 1 of 2)
CWD-4734



Clearfield
KEVEN J. FINLEY

Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:
 Certified Recorded Delivery (International)
 COD Registered
 Delivery Confirmation Return Receipt for Merchandise
 Express Mail Signature Confirmation
 Insured

PAINTED STAMPS POSTAGE

PHINNEY BOWES
\$ 00.950

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Return Recipient for Merchandise

Signature Confirmation

Postage

Fee

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Fee

Article Number Addressee (Name, Street, City, State, & ZIP Code) Postage

1. TREASURE LAKE PROPERTY OWNERS
ASSOCIATION, INC.
13 TREASURE LAKE
DU BOIS, PA 15801

2.

3.

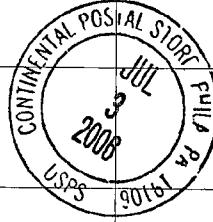
4.

5.

6.

7.

8.



Total Number of Pieces Total Number of Pieces
Listed by Sender Received at Post Office
Postmaster, Per (Name of receiving employee)

PS Form 3877, February 2002 (Page 1 of 2) Complete by Typewriter, Ink, or Ball Point Pen

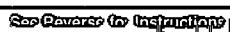
CWD-4734

KEVEN J. FINLEY

See Privacy Act Statement on Reverse

Clearfield
Back to Beth!

7005 1820 0001 5012 9443

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	
OFFICIAL USE	
Postage Certified Fee Return Receipt Fee (Endorsement Required) Restricted Delivery Fee (Endorsement Required) Total Postage & Fees	\$ <input type="checkbox"/> Yes <input checked="" type="checkbox"/> Yes <input type="checkbox"/> Yes <input type="checkbox"/> Yes \$ 8.45 \$ <input type="checkbox"/> CWD=4734
	
Sent To FINLEY, KEVEN Street, Apt. No.; 335 Kiwanis Trail or PO Box No. City, State, ZIP+4 DU Bois, PA 15801	
 	

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

Important Reminders:

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

**IMPORTANT: Save this receipt and present it when making an inquiry.
Internet access to delivery information is not available on mail
addressed to APOs and FPOs.**

7005 1820 0001 5012 9573

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	
OFFICIAL USE	
Postage	\$ 4.20
Certified Fee	YES <input checked="" type="checkbox"/>
Return Receipt Fee (Endorsement Required)	YES <input checked="" type="checkbox"/>
Restricted Delivery Fee (Endorsement Required)	NO <input type="checkbox"/>
Total Postage & Fees	\$ 8.45
Sent To CWD-4734	
KEVIN J. FINLEY	
Street, Apt. No.;	
or PO Box No.	
SECTION 1 LOT 67 TREASUR	
City, State, ZIP+4	
DUBOIS, PA 15801	

PS Form 2200, June 2002 For Official Use Only

PA 15801
6/2006
Postmark
PA
USPS

8/14

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

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IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION
SERVICES, INC.,

Plaintiff

*
*
*
*
*

NO. 05-1018-CD

vs.

KEVEN J. FINLEY a/k/a KEVIN J. FINLEY
Defendant

*

ORDER

NOW, this 16th day of August, 2005, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon Defendant, **KEVEN J. FINLEY a/k/a KEVIN J. FINLEY** by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, and by posting at the Defendants last known address, 335 Kiwanis Trail, DuBois, PA 15801 and the mortgaged premises known in this herein action as Section 1, Lot 67, Treasure Lake, DuBois, Pennsylvania 15801.

BY THE COURT,

/s/ Fredric J. Ammerman

FREDRIC J. AMMERMAN
President Judge

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

AUG 16 2005

Attest.

William DeShaw
Prothonotary/
Clerk of Courts

GOLDBECK McCAFFERTY & MCKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY
Mortgagor(s) and Record Owner(s)

Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 05-1018-CD

SUPPLEMENTAL AFFIDAVIT PURSUANT TO RULE 3129

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

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

KEVEN J. FINLEY
335 Kiwanis Trail
Du Bois, PA 15801

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

KEVEN J. FINLEY
335 Kiwanis Trail
Du Bois, PA 15801

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC.
13 TREASURE LAKE
DU BOIS, PA 15801

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

FIRST COMMONWEALTH BANK
2 EAST LONG AVENUE
P.O. BOX 607A
DUBOIS, PA 15801

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

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

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.

TENANTS/OCCUPANTS
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

(attach separate sheet if more space is needed)

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.

DATED: July 6, 2006



GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER
BY: Gary E. McCafferty
Attorney I.D.#42386
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6302
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

No. 05-1018-CD

SCHEDULING ORDER

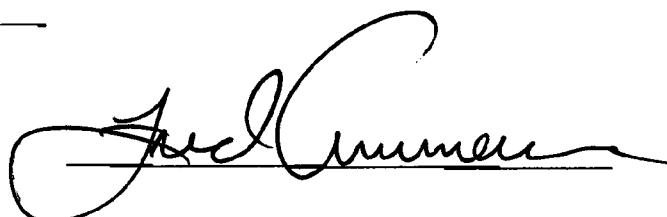
TO:KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Upon consideration of the Motion to Reassess Judgment an argument will be held on

July 27, 2006 @ 3:15 P.m. in front of the Honorable Motions Judge

Ammerman at the Courthouse of Clearfield County, Clearfield County, Courthouse,
Pennsylvania, PA Room 1

Date: 7/18/06



FILED *cc*
07/24/06 Atty McCafferty
JUL 18 2006
GR

William A. Shaw
Prothonotary/Clerk of Courts

DATE: 7/18/06

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s) Plaintiff(s) Attorney Other

Defendant(s) Defendant(s) Attorney

Special Instructions:

FILED

JUL 18 2006

William A. Shaw
Prothonotary/Clerk of Courts

*** FAX TX REPORT ***

TRANSMISSION OK

JOB NO. 0044
DESTINATION ADDRESS 1215825644~~2~~
PSWD/SUBADDRESS
DESTINATION ID
ST. TIME 07/24 14:18
USAGE T 01' 06
PGS. 2
RESULT OK

Prothonotary
PO Box 549
Clearfield, PA 16830
Phone: 814-765-2641, Ext. 1330
Fax: 814-765-7659

**Clearfield County
Courthouse**

Fax

To: Mary—Goldbeck McCafferty & McKeever **From:** William A. Shaw

Fax: 215-825-6445 **Date:** July 24, 2006

Phone: 215-825-6342 **Pages:** 2

Re: 2005-1085-CD **CC:**

Urgent **For Review** **Please Comment** **Please Reply** **Please Recycle**

Comments:

Please remit \$5.00 with copy of this cover sheet to:

Prothonotary

P. O. Box 549

Clearfield, PA 16830

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION *
SYSTEMS, INC., *
7105 Corporate Drive *
PTX B-35 *
Plano, TX 75024-3632 *
Plaintiff, *
*
v. * No. 05 - 1018 - CD
*
KEVEN J. FINLEY, *
Section 1 Lot 67 Treasure Lake *
DuBois, PA 15801 *
Defendant. *
*
*
* Type of Pleading:
*
* **ORDER**
*
* Filed on behalf of:
* Plaintiff
*
* Counsel of Record for
* this party:
*
*
* Gary E. McCafferty, Esq.
* Pa I.D. 42386
*
* Suite 500
* Mellon Independence Center
* 701 Market Street
* Philadelphia, PA 19106-1532
* (215) 825-6302

FILED *ICC*
07/31/2006 Atty McCafferty
JUL 31 2006 *OK*

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

No. 05-1018-CD

ORDER

AND NOW, this 28 day of July, 2006, upon consideration of the Motion of
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to Amend its Judgment, it is,

ORDERED:

That the motion is granted and Plaintiff's judgment is hereby amended to
\$62,209.84, plus interest at the rate set forth in the note and mortgage, and costs of this action
through and including the Sheriff's Sale of the Property or payment of the mortgage loan in full.

BY THE COURT:

L

DATE: 7/31/06

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s) Plaintiff(s) Attorney Other

Defendant(s) Defendant(s) Attorney

Special Instructions:

Please file Practice to Amend
Judgment. Thank you.

FILED

JUL 31 2006

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

MORTGAGE ELECTRONIC REGISTRATION *
SYSTEMS, INC., *
7105 Corporate Drive *
PTX B-35 *
Plano, TX 75024-3632 *
Plaintiff, *
*
v. * No. 05 - 1018 - CD
*
*
KEVEN J. FINLEY, *
Section 1 Lot 67 Treasure Lake *
DuBois, PA 15801 *
Defendant. *
* Type of Pleading:
* PRAECIPE TO AMEND
* JUDGMENT
*
* Filed on behalf of:
* Plaintiff
*
* Counsel of Record for
* this party:
*
* Gary E. McCafferty, Esq.
* Pa I.D. 42386
*
* Suite 500
* Mellon Independence Center
* 701 Market Street
* Philadelphia, PA 19106-1532
* (215) 825-6302

FILED
O/3:45 pm 10/2/08
Native to deft
acc AAS, Lewis
AUG - 2 2008

William A. Shaw
Prothonotary

PRAECIPE TO AMEND JUDGMENT

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

: COURT OF COMMON PLEAS
: MONROE COUNTY, PA

Plaintiff

: NO: 05-1018-CD

Vs.

:

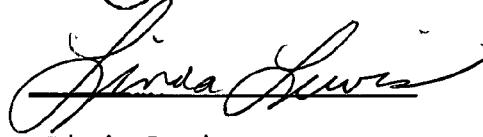
KEVEN J. FINLEY

Defendant(s)

TO THE OFFICE OF THE PROTHONOTARY:

Please have the above listed case set for Sheriff Sale, Friday, August 4, 2006, amended to \$62,206.84, plus interest at the rate set forth in the note and mortgage and costs of this actions through and including the Sheriff's Sale of the Property or payment of the mortgage loan in full per the attached Order dated July 31, 2006.

Gary E. McCafferty
Suite 5000
Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
Attorney for Plaintiff



Linda Lewis
Local Counsel
P.O. Box 552
Clearfield, PA 16830

IN THE COURT OF COMMON PLEAS OF Clearfield COUNTY

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant(s)

CIVIL ACTION - LAW
ACTION OF MORTGAGE
FORECLOSURE

No. 05-1018-CD

ORDER

AND NOW, this 28 day of July, 2006, upon consideration of the Motion of
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. to Amend its Judgment, it is,

ORDERED:

That the motion is granted and Plaintiff's judgment is hereby amended to
\$62,209.84, plus interest at the rate set forth in the note and mortgage, and costs of this action
through and including the Sheriff's Sale of the Property or payment of the mortgage loan in full.

BY THE COURT
/s/ Fredric J. Ammerman

J.

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 3 2006

Attest.

Wes Sh
Prothonotary/
Clerk of Courts

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

Mortgage Electronic Registration Systems, Inc.

Vs.

No. 2005-01018-CD

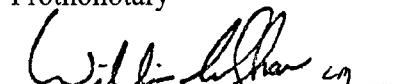
Keven J. Finley

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of \$62,206.84 AMENDED JUDGMENT on August 2, 2006.

William A. Shaw

Prothonotary



William A. Shaw

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20353
NO: 05-1018-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
VS.
DEFENDANT: KEVEN J. FINLEY

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 05/15/2006

LEVY TAKEN 06/02/2006 @ 12:45 PM

POSTED 06/02/2006 @ 12:45 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 11/16/2006

DATE DEED FILED NOT SOLD

FILED

NOV 16 2006

6/2/2006

William A. Shaw

Prothonotary/Clerk of Courts

DETAILS

07/31/2006 @ SERVED KEVEN J. FINLEY

SERVED KEVEN J. FINLEY BY REG AND CERT MAIL PER COURT ORDER TO SECT 1, LOT 67 TREASURE LAKE "BARBADOS" DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA CERT #70050390000372352091. SIGNED FOR BY UNKNOWN SIGNATURE. REG MAIL RETURNED

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

06/09/2006 @ 1:40 PM SERVED KEVEN J. FINLEY

POSTED NOTICE OF SALE AND ORDER PER COURT ORDER.

07/26/2006 @ SERVED KEVEN J. FINLEY

SERVED KEVEN J. FINLEY BY REG & CERT MAIL PER COURT ORDER TO 335 KIWANIS TRAIL, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA. REG MAIL RETURNED AUGUST 12, 2006, CERT #70050390000372352107.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

@ SERVED

NOW, AUGUST 3, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR AUGUST 4, 2006. THE DEFENDANT PAID \$3,500.00 TO CURE THE DEFAULT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20353
NO: 05-1018-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: KEVEN J. FINLEY

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$277.80

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

Chester A. Hawkins
by *Amber Butler, Deponent*
Chester A. Hawkins
Sheriff

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

In the Court of Common Pleas of
Clearfield County

No. 05-1018-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: Section 1 Lot 67 Treasure Lake Dubois, PA 15801

See Exhibit "A" attached

AMOUNT DUE	\$55,296.45
Interest From 02/01/2005 Through 11/11/2005	

(Costs to be added)

Prothonotary costs 152.00

Dated:

5/15/06


Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy

Received May 15, 2006 @ 3:00 P.M.
Chester A. Haeflein
By Comptee Better-Dephonday

Term
No. 05-1018-CD

IN THE COURT OF COMMON PLEAS

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

KEVEN J. FINLEY
Mortagor(s)

Section 1 Lot 67 Treasure Lake Dubois, PA 15801

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$55,296.45
INTEREST from	\$ _____
COSTS PAID:	\$ 152.00
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	\$ _____
Judg. Fee	\$ _____
Cr.	\$ _____
Sat.	\$ _____

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
(215) 627-1322

ALL THAT CERTAIN TRACT OF LAND, TOGETHER WITH ALL IMPROVEMENTS THEREON, DESIGNATES AS LOT 67, SECTION 1, "BARBADOS" IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF CLEARFIELD COUNTY IN MISCELLANEOUS DOCKET MAP FILE NO. 25. MAP #128-D02-001-00067-00-21.

UNDER AND SUBJECT, NEVERTHELESS, TO ALL RESERVATIONS, RESTRICTIONS, COVENANTS, CONDITIONS, EASEMENTS, LEASES, AND RIGHTS OF WAY APPEARING OF RECORD, INCLUDING BUT NOT LIMITED TO THOSE APPEARING AT DEED BOOK 1273, PAGE 182.

TAX PARCEL #: 128-D02-001-00067

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME KEVEN J. FINLEY NO. 05-1018-CD

NOW, November 15, 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 Keven J. Finley to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	55,296.45
SERVICE	15.00	INTEREST @ 15.5300	(11,367,618.00)
MILEAGE		FROM 02/01/2005 TO	
LEVY	15.00		
MILEAGE	16.91	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	25.89	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE		ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING	15.00	INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID/SETTLEMENT AMOUNT		TOTAL DEBT AND INTEREST	(\$11,312,301.89)
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	1,125.30
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS	70.00	DUE	
TOTAL SHERIFF COSTS	\$277.80	LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	
DEED COSTS:		DEED COSTS	0.00
ACKNOWLEDGEMENT		SHERIFF COSTS	277.80
REGISTER & RECORDER		LEGAL JOURNAL COSTS	144.00
TRANSFER TAX 2%	0.00	PROTHONOTARY	152.00
TOTAL DEED COSTS	\$0.00	MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
		TOTAL COSTS	\$1,839.10

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

**MORTGAGE ELECTRONIC REGISTRATION
SERVICES, INC.,**

Plaintiff

vs.

KEVEN J. FINLEY a/k/a KEVIN J. FINLEY
Defendant

NO. 05-1018-CD

ORDER

NOW, this 16th day of August, 2005, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon Defendant, KEVEN J. FINLEY a/k/a KEVIN J. FINLEY by publication one time in The Courier Express (DuBois) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, and by posting at the Defendants last known address, 335 Kiwanis Trail, DuBois, PA 15801 and the mortgaged premises known in this herein action as Section 1, Lot 67, Treasure Lake, DuBois, Pennsylvania 15801.

BY THE COURT,

/s/ Fredric J. Ammerman

FREDRIC J. AMMERMAN
President Judge

I hereby certify this to be a true and attested copy of the original statement filed in this case.

AUG 16 2005

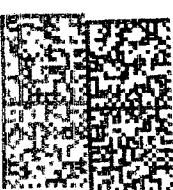
Affest

William L. Brown
Prothonotary/
Clerk of Courts



CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



016H16505405
\$00.630
07/26/2006
Mailed From 16830
US POSTAGE

[Handwritten signature]
KEVEN J. FINLEY
SECT. 1, LOT 67 TREASURE LAKE

"RARRADOS"

A
 C
 S
AN
INSUFFICIENT ADDRESS
ATTEMPTED NOT KNOWN
NO SUCH NUMBER/ STREET
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

RTS
RETURN TO SENDER

16830/2438

SENDER: COMPLETE THIS SECTION

COMPLETE THIS SECTION ON DELIVERY

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

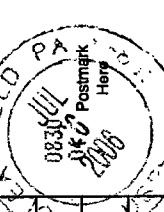
For delivery information visit our website at www.usps.com

OFFICIAL BUSINESS

Postage	\$ 10.63
Certified Fee	\$ 2.40
Return Receipt Fee (Endorsement Required)	\$ 1.85
Restricted Delivery Fee (Endorsement Required)	\$ 1.00
Total Postage & Fees	\$ 4.88

07/26/2006

Postmark: DUBOIS PA 15801 07/26/06



07/26/06
DUBOIS PA 15801
Postmark
Hancock

07/26/06
DUBOIS PA 15801
Postmark
Hancock

A. Signature		<input type="checkbox"/> Agent
		<input type="checkbox"/> Addressee
B. Received by (Printed Name)		C. Date of Delivery
<i>[Signature]</i>		7-26-06
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No		

KEVEN J. FINLEY
SECT. 1, LOT 67 TREASURE LAKE "BARBADOS"
DUBOIS, PA 15801

1. Article Addressed to:

KEVEN J. FINLEY
SECT. 1, LOT 67 TREASURE LAKE "BARBADOS"
DUBOIS, PA 15801

2. Article Number
(Transfer from service label)

7005 0390 0003 7235 2091

PS Form 3811, February 2004

Domestic Return Receipt

10259542-M-1540

3. Service Type

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

5. Sent To
Sign, Apt. No.,
or PO Box No.
City, State, ZIP+

KEVEN J. FINLEY
SECT. 1, LOT 67 TREASURE LAKE "BARBADOS"
DUBOIS, PA 15801

PS Form 3800, June 2002

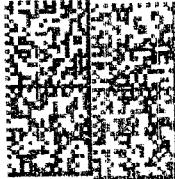
See Reverse for Instructions

CHESTER A. HAWKINS
SHERIFF
COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



016H16505405
\$00.630
07/26/2006
Mailed From 16830
US POSTAGE

Hasler



KEVEN L. FINLEY
335 KIYANIS FARM
DUBOIS, PA 15801

INSUFFICIENT ADDRESS
A ATTEMPTED NOT KNOWN
C SUCH NUMBER, STREET
S NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD

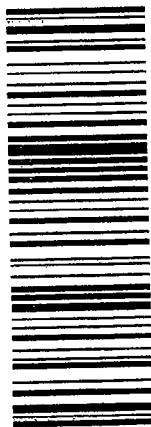
RTS
RETURN TO SENDER

45330/24

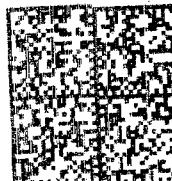


CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7005 0390 0003 7235 2107



Hasler

016H16505405
\$04.88
07/26/2006
Mailed From 16830
U.S. POSTAGE

8/14/06

KEVEN J. FINELY
335 KINNAN'S TRAIL
DUBOIS, PA 15801

A INSUFFICIENT ADDRESS
 B ATTEMPTED NOT KNOWN
 C NO SUCH NUMBER/ STREET
 D NOT DELIVERABLE AS ADDRESSED
 E UNABLE TO FORWARD

RTS
RETURN TO SENDER

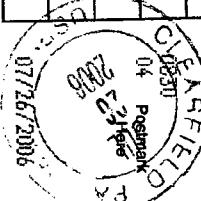
RETURN RECEIPT
REDIRECTION

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

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

OFFICIAL USE

7005 0390 0003 7235 2107	PA 15801
Postage	\$ 10.63
Certified Fee	\$2.40
Return Receipt Fee (Endorsement Required)	\$1.85
Restricted Delivery Fee (Endorsement Required)	\$1.00
Total Postage & Fees	\$ 14.88



Send To	KEVEN J. FINELY
Street, Apt. No., or P.O. Box No.	335 KINNAN'S TRAIL
City, State, ZIP+4	DUBOIS, PA 15801

PS Form 3800, June 2002

See Reverse for Instructions

PLACE SIGNATURE AT TOP OF ENVELOPE OR MAILING CARD
OF THE RECIPIENT ADDRESS FIELD

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

KEVEN J. FINELY
335 KIWANIS TRAIL
DUBOIS, PA 15801

COMPLETE THIS SECTION ON DELIVERY

A. Signature	<input checked="" type="checkbox"/> Agent
	<input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No	

3. Service Type

<input checked="" type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

7005 0390 0003 7235 2107

(Transfer from service label)

Domestic Return Receipt

102505-024-1540



**GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734**

August 3, 2006

Clearfield

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX : 814 765 6089

BOOK WRIT

RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
vs.
KEVEN J. FINLEY
Term No. 05-1018-CD

Property address:

**Section 1 Lot 67 Treasure Lake
Dubois, PA 15801**

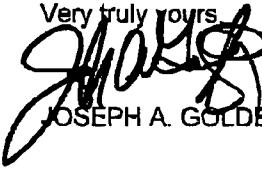
Sheriff's Sale Date: August 04, 2006

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I collected \$3,500.00 towards my client's debt.

Will advise amount collect if applicable, ASAP.

Thank you for your cooperation.

Very truly yours

JOSEPH A. GOLDBECK, JR.

JAG/jlb

cc: Logan Gill
COUNTRYWIDE HOME LOANS INC.
Acct. #1069168

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6321
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KEVEN J. FINLEY
Section 1 Lot 67 Treasure Lake
Dubois, PA 15801

Defendant

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

Docket No. 05-1018-CD

PRAECIPE TO DISCONTINUE AND END

TO THE PROTHONOTARY:

Kindly mark the above case Discontinued and Ended upon payment of your costs only.



JOSEPH A. GOLDBECK, JR., ESQUIRE

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William A. Shaw
Prothonotary/Clerk of Courts