

05-1085-CD
Bank of NY vs Kelly Morris et al

The Bank of NY vs Kelly Morris et al
2005-1085-CD

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

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS
2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
Mortgagors and Real Owners
L205 Church Street
Winburne, PA 16879

Defendants

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term 2005-1085-C0
No.

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

JUL 28 2005

12:30 PM

William A. Shaw
Prothonotary

1 CENT TO ATTYS
2 CENT TO SHAW

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.

SEPT 2, 2005 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

W-11. 10/2005
Deputy Prothonotary

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 ESTE PAPEL A SU ABOGADO ENSEGUITA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEER CON INFORMACION DE COMO CONSEGUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ESTA OFICINA PUEDE PROVEER CON INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLES A 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 800-641-4978 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-4804.

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 THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1, 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The names and addresses of the Defendants are KELLY J. MORRIS, L205 Church Street, Winburne, PA 16879 and HARRY R. MORRIS, JR., L205 Church Street, Winburne, PA 16879, who are the mortgagors and real owners of the mortgaged premises hereinafter described.
3. On November 13, 2001 mortgagors made, executed and delivered a mortgage upon the premises hereinafter described to DECISION ONE MORTGAGE CO. LLC, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200118370. The mortgage has been assigned to: THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1 by Assignment of Mortgage dated September 08, 2003 and recorded on September 29, 2003 as Instrument #200317613. 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. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A".
5. The mortgage is in default because monthly payment of principal and interest upon said mortgage due March 19, 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.
6. The following amounts are due on the mortgage:

Principal Balance	\$39,607.49
Interest from 02/19/2005	\$1,745.73
through 07/31/2005 at 9.8750%	
Per Diem interest rate at \$10.71	
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 (\$1,980.37) 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 03/19/2005 to 07/31/2005	\$87.79
Monthly late charge amount at \$17.56	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$150.60	
	<hr/> <hr/> <hr/> <hr/>
	\$43,591.01

7. Plaintiff is not seeking a judgment of personal liability (or in personam judgment) against the Defendants in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendants have 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.
8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendants 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 Defendants have 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 Defendants 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 \$43,591.01, together with interest at the rate of \$10.71, 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: 7-27-05

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

Exhibit A

Legal Description: (As shown on Mortgage)

ALL THAT CERTAIN PARCEL OF LAND AND IMPROVEMENTS THEREON SITUATE IN COOPER TOWNSHIP,
CLEARFIELD COUNTY, PENNSYLVANIA AND DESIGNATED AS PARCEL NO. 110-S09-542-2 AND MORE FULLY
DESCRIBED IN A DEED DATED 03/03/1997 AND RECORDED IN CLEARFIELD COUNTY DEED/RECORD BOOK
VOLUME 1824, PAGE 322.

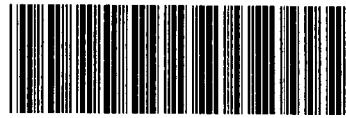
Exhibit B



PO Box 9048
Temecula, CA 92589-9048

Send Payments To:
PO BOX 660694
Dallas, TX 75266-0694

Send Correspondence to:
PO Box 5170, MS SV314B
Simi Valley, CA 93065



0700113138

PRESORTED
First-Class Mail
U.S. Postage and Fees
Paid
WSO

Kelly Morris
1205 Church Street
WINBURN, PA 16879

20050520-BLQPA1



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

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

May 19, 2005

Certified Mail:
0700113138
Return Receipt Requested
Regular Mail

Kelly Morris
L205 Church Street
WINBURN, PA 16879

Account No.: 228093
Property Address:
1205 Church Street
Winburne, 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 HIPÓTECA.

HOMEOWNER'S NAME(S):	<u>Kelly Morris</u>
PROPERTY ADDRESS:	<u>1205 Church Street</u> <u>Winburne, PA</u>
LOAN ACCT. NO.:	<u>228093</u>
ORIGINAL LENDER:	
CURRENT LENDER/SERVICER:	<u>Countrwide Home L</u>

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: **228093-1**
Kelly Morris
1205 Church Street

Balance Due for charges listed above: \$1,683.21 as of 5/19/2005

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

000228093100000168321000168321

- 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 (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT THIRTY (30) DAYS.** IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you 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 (30) 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 (30) days of your face-to-face meeting.

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

AGENCY ACTION - Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that 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.)

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

L205 Church Street Winburne, 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>	March, 2005	-	May, 2005	(2 mos. @ \$501.83/month)	\$1,003.66
	May, 2005	-	June, 2005	(1 mos. @ \$467.88/month)	\$467.88
<u>Late Charges:</u>	March, 2005	-	May, 2005	(2 mos. @ \$17.56/month)	\$35.12
<u>Other Late Charges:</u>	Total Late Charges:				\$105.00
	Uncollected Costs:				\$71.72
	Partial Payment Balance:				(\$0.17)
				TOTAL DUE:	\$1,683.21

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

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,683.21, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

Payments must be made either by cashier's check, certified check or money order made payable and sent to:

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.



HOME LOANS
PO Box 9048
Temecula, CA 92589-9048

Send Payments To:
PO BOX 660694
Dallas, TX 75266-0694

Send Correspondence to:
PO Box 5170, MS SV314B
Simi Valley, CA 93065



0700113139

PRESCRTED
First-Class Mail
U.S. Postage and Fees
Paid
WSO



Harry R. Morris,
PO BOX 336
WINBURN, PA 16879-0336

20050520-BLQPA1

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<u>Other Late Charges:</u>				Total Late Charges:	\$105.00
				Uncollected Costs:	\$71.72
				Partial Payment Balance:	(\$0.17)
				<u>TOTAL DUE:</u>	<u>\$1,683.21</u>

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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: 412-684-1906
Fax: 412-684-0873

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: 724-465-5118

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: 814-535-8755
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: 814-535-8755
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 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
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
Butler, PA 16001
Ph: 724-232-7812

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

Credit Counselors of PA
401 Water Street, Suite 306
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

CAMBRIA COUNTY
Bedford-Fulton Housing Services
P.O. 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: 800-822-0507
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: 570-828-0510
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
Acorn 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: 610-565-8563
Fax: 610-565-8567

Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
Ph: 717-397-5182
Ph: 800-798-5062 (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 1205
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: 814-535-6556
Fax: 814-534-1518

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: 814-238-3689

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: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9194
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 16501
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
Farell, 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: 717-234-9469

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: 215-864-2666

Maria 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 Edmont Avenue
Chester, PA 19013
Ph: 610-874-1484

ACCI
175 Stratford Avenue
Suite 1
Wayne, PA 19087
Ph: 610-971-2210
Fax: 610-687-7660

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 Devel Corp of Frankford Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2090
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: 814-458-0161

FAYETTE COUNTY
Action Housing, Inc.
425 5th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1966
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: 814-445-9028
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: 717-848-4176

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

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
Homestead, PA 15120
Ph: 412-462-9962
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
R.D. 1, Box 384
Everett, PA 15537
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
Greensburg, PA 15601
Ph: 724-838-1290

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6558
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.
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: 724-282-7812

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

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

LACKAWANNA 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

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-955-9537
Fax: 570-587-9134
Fax: 570-587-9135

LANCASTER COUNTY
Community Housing Counselors,
Incorporated
Post Office Box 244
Keweenaw 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: 717-397-6182
Ph: 800-788-5082
Fax: 717-399-4127

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

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

Sherango Valley Urban League, Inc.
601 Indiana Avenue
Fawnell, 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
Lancaster, PA 17602
Ph: 717-397-5182
Ph: 800-788-5062
Fax: 717-399-4127

LEHIGH COUNTY
CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 610-821-8932

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

LUZERNE 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

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-955-9537
Fax: 570-587-9134
Fax: 570-587-9135

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

EOC of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

LYCOMING 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

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

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: 814-466-1161
 Fax: 814-466-0825

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
 Altona, 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
 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

Comm 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

MONTGOMERY COUNTY
 Acom 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
 Ph: 610-277-6363
 Fax: 610-277-2123

Community Housing Counselors Inc.
 Post Office Box 244
 Kennett Square, PA 19348
 Ph: 215-444-3682
 Fax: 215-444-8243

Media Fellowship House
 302 S. Jackson Street
 Mifflin, PA 15633
 Ph: 610-565-0846
 Fax: 610-565-8567

Phila Council for Community Advmnt
 100 North 17th Street, Suite 600
 Philadelphia, PA 19103
 Ph: 215-567-7803
 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
 Ph: 610-971-2210
 Fax: 610-265-4814

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

MONTOUR 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

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

NORTHAMPTON COUNTY
 CCCS of Lehigh Valley
 3671 Crescent Court East
 Whitehall, PA 18052
 Ph: 610-821-4011
 Ph: 800-220-2733 (717 and 814 only)
 Fax: 610-821-8932

NORTHRUMBERLAND 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

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

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: 717-762-3285

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

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

PHILADELPHIA COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-785-1427

Northwest Counseling Service
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: 215-884-2666

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

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

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

CCCS of Delaware Valley
One Cherry Hill
Suite 215
Cherry Hill, NJ 08002
Ph: 216-583-5665

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
658 North Walts Street
Philadelphia, PA 19123
Ph: 215-978-0224
Fax: 215-765-7014

Community Devel. Corp. of Frankford Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2900
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
Warrminster, 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

SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7868
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.
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
Ph: 570-253-8941
Fax: 570-253-4817

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
Wellsville, 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

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

SUSQUEHANNA 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

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

7 Lake Avenue
Box 339
Monroeville, 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

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185 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101
Fax: 570-297-2799

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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
Monroeville, 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

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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.
Y-ICA 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 647
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: 724-222-6292

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: 570-420-2680
Ph: 800-922-9537
Fax: 570-420-8981

31 W. Market Street
Wilkes-Barre, PA 18702
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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

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

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Post Office Box 389
Dushore, PA 18614
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Fax 570-928-8144

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Honesdale, PA 18431
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Fax 570-253-4817

7 Lake Avenue
Box 339
Monroeville, 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: 724-832-2893

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: 814-445-9828
Ph: 800-452-0148
Fax: 814-443-3690

199 Edison Street
Urbino, 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: 412-462-9984

Credit Counselors of PA
401 Wood Street
Suite 908
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9983

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: 570-455-4984 - 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
Monroeville, PA 18801
Ph: 570-278-3338
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

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

THE BANK OF NEW YORK, AS TRUSTEE FOR
CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
1205 Church Street
Winburne, PA 16879

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

Term
No. 2005-1085-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

FILED *Any pd.*
12/18/04 7:00
SEP 02 2005
2 Compl.
William A. Shaw *Reinstated*
Prothonotary/Clerk of Courts *to*
Shff
(G)

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **100680**

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS

Case # **05-1085-CD**

vs.

KELLY J. MORRIS and HARRY R. MORRIS JR.

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW December 02, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO KELLY J. MORRIS, DEFENDANT. 1205 CHURST ST., WINBURNE, PA. "EMPTY".

SERVED BY: /

FILED
01/01/06
DEC 02 2005
WAS
William A. Shaw
Prothonotary/Clerk of Courts

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket # **100680**

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS

Case # **05-1085-CD**

VS.

KELLY J. MORRIS and HARRY R. MORRIS JR.

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW December 02, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO HARRY R. MORRIS JR., DEFENDANT. L205 CHURCH ST., WINBURNE, PA. "EMPTY".

SERVED BY: /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100680
NO: 05-1085-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS

vs.

DEFENDANT: KELLY J. MORRIS and HARRY R. MORRIS JR.

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SHERIFF HAWKINS	GOLDBECK	233039	20.00
SHERIFF HAWKINS	GOLDBECK	233040	35.20

Sworn to Before Me This

So Answers,

____ Day of _____ 2005



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**

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS
2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
Mortgagors and Real Owners
L205 Church Street
Winburne, PA 16879

Defendants

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

Term
No. 2005-1085-CD

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

N O T I C E

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 *I hereby certify this to be a true and attested copy of the original statement filed in this case.*
P.O. Box 186
Harrisburg, PA 17108
800-692-7375

JUL 28 2005

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

Attest.

William L. Brown
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 ESTE PAPEL A SU ABOGADO ENSEGUITA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELEFONO LA OFICINA FIJADA AQUI ABAJO. ESTA OFICINA PUEDE PROVEER CON INFORMACION DE COMO CONSEGUIR 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 AQU 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 800-641-4978 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-4804.

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 THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1, 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The names and addresses of the Defendants are KELLY J. MORRIS, L205 Church Street, Winburne, PA 16879 and HARRY R. MORRIS, JR., L205 Church Street, Winburne, PA 16879, who are the mortgagors and real owners of the mortgaged premises hereinafter described.
3. On November 13, 2001 mortgagors made, executed and delivered a mortgage upon the premises hereinafter described to DECISION ONE MORTGAGE CO. LLC, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200118370. The mortgage has been assigned to: THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1 by Assignment of Mortgage dated September 08, 2003 and recorded on September 29, 2003 as Instrument #200317613. 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. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A".
5. The mortgage is in default because monthly payment of principal and interest upon said mortgage due March 19, 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.
6. The following amounts are due on the mortgage:

Principal Balance	\$39,607.49
Interest from 02/19/2005	\$1,745.73
through 07/31/2005 at 9.8750%	
Per Diem interest rate at \$10.71	
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 (\$1,980.37) 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 03/19/2005 to 07/31/2005	\$87.79
Monthly late charge amount at \$17.56	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$150.60	
	<hr/> <hr/> <hr/> <hr/>
	\$43,591.01

7. Plaintiff is not seeking a judgment of personal liability (or in personam judgment) against the Defendants in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendants have 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.
8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendants 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 Defendants have 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 Defendants 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 \$43,591.01, together with interest at the rate of \$10.71, 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: 7-27-05

Michael D. Vestal

Michael D. Vestal
COUNTRYWIDE HOME LOANS INC.

Exhibit A

Legal Description: (As shown on Mortgage)

ALL THAT CERTAIN PARCEL OF LAND AND IMPROVEMENTS THEREON SITUATE IN COOPER TOWNSHIP,
CLEARFIELD COUNTY, PENNSYLVANIA AND DESIGNATED AS PARCEL NO. 110-S09-542-2 AND MORE FULLY
DESCRIBED IN A DEED DATED 03/03/1997 AND RECORDED IN CLEARFIELD COUNTY DEED/RECORD BOOK
VOLUME 1824, PAGE 322.

Exhibit B



HOME LOANS
PO Box 9048
Temecula, CA 92589-9048

Send Payments To:
PO BOX 660694
Dallas, TX 75266-0694

Send Correspondence to:
PO Box 5170, MS SV314B
Simi Valley, CA 93065



0700113138

PRESORTED
First-Class Mail
U.S. Postage and Fees
Paid
WSO

|||||
Kelly Morris
1205 Church Street
WINBURN, PA 16879

20050520-BLQPA1

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 (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT THIRTY (30) DAYS.** IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you 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 (30) 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 (30) days of your face-to-face meeting.

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

AGENCY ACTION - Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that 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.)

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

L205 Church Street Winburne, 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>	March, 2005	-	May, 2005	(2 mos. @ \$501.83/month)	\$1,003.66
	May, 2005	-	June, 2005	(1 mos. @ \$467.88/month)	\$467.88
<u>Late Charges:</u>	March, 2005	-	May, 2005	(2 mos. @ \$17.56/month)	\$35.12
<u>Other Late Charges:</u>	Total Late Charges:				\$105.00
	Uncollected Costs:				\$71.72
	Partial Payment Balance:				(\$0.17)
<u>TOTAL DUE:</u>					<u>\$1,683.21</u>

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

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,683.21, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

Payments must be made either by cashier's check, certified check or money order made payable and sent to:

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.



PO Box 9048
Temecula, CA 92589-9048

Send Payments To:
PO BOX 660694
Dallas, TX 75266-0694



0700113139

PRESORTED
First-Class Mail
U.S. Postage and Fees
Paid
WSO

Send Correspondence to:
PO Box 5170, MS SV314B
Simi Valley, CA 93065



Harry R. Morris,
PO BOX 336
WINBURN, PA 16879-0336

20050520-8LQPA1



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

Send Payments to:
PO Box 680694
Dallas, TX 75266-0694

May 19, 2005

Certified Mail:
0700113139
Return Receipt Requested
Regular Mail

Harry R. Morris,
PO BOX 336
WINBURNE, PA 16879-0336

Account No.: 228093
Property Address:
1205 Church Street
Winburne, 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 1-717-780-1860)

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 HIPÓTECA.

HOMEOWNER'S NAME(S): Harry R. Morris,
PROPERTY ADDRESS: L205 Church Street
Winburne, PA
228093
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 2009,

Please write your account number on all checks and correspondence.

BLORBA1.2783 10/26/2004

Account Number: **228093-1**
Harry R. Morris,
1525 Church Street

Balance Due for charges listed above: \$1,683.21 as of 5/19/2005

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

000228093100000168321000168321

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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: 412-281-5207

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-3962

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: 412-684-1906
Fax: 412-684-0873

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: 724-465-2557
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 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: 814-445-9528
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: 570-420-6981

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: 570-278-3398
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: 215-864-2668

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. Dekabf 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
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 W. 4th Street, Suite 306
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

CAMBRIA COUNTY
Bedford-Fulton Housing Services
P.O. 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: 800-922-0357
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: 570-828-0510
Ph: 800-822-0359
Fax: 570-829-1685 - Call before faxing
Ph: 570-455-4994 - Hazleton
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 Basin Street
Williamsport, PA 17703
Ph: 570-323-6627
Fax: 570-323-6626

CHESTER COUNTY
Acorn 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: 610-565-8563
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: 215-963-9941

Community Development Corp of Franklin
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
1964 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6558
Fax: 814-535-1628

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: 800-822-0359
Fax: 570-829-1655 - 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 16502
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 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: 717-762-3265

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 Stafford 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 Devel 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: 814-445-9628
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
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: 717-848-4176

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

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
Homestead, PA 15120
Ph: 412-462-9962
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
R.D. 1, Box 384
Everett, PA 15537
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
Greensburg, PA 15601
Ph: 724-838-1290

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-536-8558
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.
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: 724-282-7812

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

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

LACKAWANNA 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

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
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: 800-788-5082
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
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.
439 E. King Street
Lancaster, PA 17602
Ph: 717-397-5182
Ph: 800-788-5062
Fax: 717-399-4127

LEHIGH COUNTY
CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 610-821-8932

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

LUZERNE 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

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-955-9537
Fax: 570-587-9134
Fax: 570-587-9135

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

EOC of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
Ph: 570-822-1996
Fax: 570-622-0429

LYCOMING 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 7 th Street Stroudsburg, PA 18360 Ph: 570-420-8980 Ph: 800-922-9537 Fax: 570-420-8981	755 York Road Suite 103 Wamminster, PA 18974 Ph: 215-444-9429 Fax: 215-956-6344
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	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	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	Comm 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 Summit, PA 18411 Ph: 570-587-9163 Ph: 800-922-9537 Fax: 570-587-9134 Fax: 570-587-9135
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	MONTGOMERY COUNTY Acom Housing Corporation 846 North Broad Street Philadelphia, PA 19130 Ph: 215-765-1221 Fax: 215-765-1427	NORTHHAMPTON COUNTY CCCS of Lehigh Valley 3871 Crescent Court East Whitehall, PA 18052 Ph: 610-821-4011 Ph: 800-220-2733 (717 and 814 only) Fax: 610-821-8932
McKEAN COUNTY John F. Kennedy Center, Inc. 2021 East 20 th Street Erie, PA 16510 Ph: 814-898-0400 Fax: 814-898-1243	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown, PA 19401 Ph: 215-563-5665	NORTHUMBERLAND 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
Northern Tier Community Action Group Post Office Box 389 135 W. 4 th Street Emporium, PA 15834 Ph: 814-486-1161 Fax: 814-486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 Ph: 215-563-5665 Fax: 215-864-2666	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
MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 Ph: 724-581-5310	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 Ph: 215-324-7500 Fax: 215-324-8753	201 Basin Street Williamsport, PA 17703 Ph: 570-323-6627 Fax: 570-323-6626
CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 Ph: 724-282-7812	Community Action Development Comm 113 E. Main Street Norristown, PA 19401 Ph: 610-277-6363 Fax: 610-277-2123	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 Ph: 570-622-1995 Fax: 570-622-0429
MIFFLIN COUNTY CCCS of Western Pennsylvania, Inc. 217 E. plank Road Altoona, PA 16602 Ph: 814-944-8100 Fax: 814-944-5747	Community Housing Counselors Inc. Post Office Box 244 Kennett Square, PA 19348 Ph: 215-444-3682 Fax: 215-444-8243	PERRY COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 Ph: 717-311-1757 Fax: 717-541-4670
CCCS of Northeastern Pennsylvania 1631 S. Atherton Street Suite 100 State College, PA 16801 Ph: 814-238-3668 Fax: 814-238-3669	Media Fellowship House 302 S. Jackson Street Media, PA 19063 Ph: 610-565-0846 Fax: 610-565-8567	Urban League of Metropolitan Harrisburg 2107 N. 6 th Street Harrisburg, PA 17101 Ph: 717-234-5925 Fax: 717-234-9459
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 Ph: 814-643-2343	Phila Council for Community Advmnt 100 North 17 th Street, Suite 600 Philadelphia, PA 19103 Ph: 215-567-7803 Fax: 215-963-9941	YWCA of Carlisle 301 G Street Carlisle, PA 17013 Ph: 717-243-3818 Fax: 717-243-3948
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 Fax: 570-821-1785	American Credit Counseling Institute 845 Coates St Coatesville, PA 19320 Ph: 888-212-8741	Financial Counseling Services of Franklin 31 West 3 rd Street Waynesboro, PA 17268 Ph: 717-762-3285
144 E. Dekalb Pike King of Prussia, PA 19406 Ph: 810-971-2210 Fax: 610-265-4814	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 Ph: 814-643-2343	

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

PHILADELPHIA COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-785-1427

Northwest Counseling Service
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: 215-864-2666

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

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

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

CCCS of Delaware Valley
One Cherry Hill
Suite 215
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
658 North Walts Street
Philadelphia, PA 19123
Ph: 215-978-0224
Fax: 215-765-7014

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

755 York Road
Suite 103
Wernimster, 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

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: 800-922-0359
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.
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.
2010 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

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: 814-535-8556
Fax: 814-539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-8335

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: 570-821-0337
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: 570-278-3339
Ph: 800-982-4045
Fax: 570-278-1889

SUSQUEHANNA 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

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

7 Lake Avenue
Box 339
Monrovia, 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
Monrovia, 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: 814-458-0161

CCCS of Western Pennsylvania, Inc.
M-ICA 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: 814-458-0161

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: 570-426-0060
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.
426 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 Seven 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: 724-435-8939

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: 412-482-9962
Fax: 412-482-9964

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 - 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

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

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**

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS
2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
Mortgagors and Real Owners
L205 Church Street
Winburne, PA 16879

Defendants

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2005-1085-^{co}

**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 20 2005

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

Attest.

William L. Lauer
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 PROVEER CON INFORMACION DE COMO CONSEGUIR 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 AQUÍ 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 800-641-4978 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-4804.

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.

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

1. Plaintiff is THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1, 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The names and addresses of the Defendants are KELLY J. MORRIS, L205 Church Street, Winburne, PA 16879 and HARRY R. MORRIS, JR., L205 Church Street, Winburne, PA 16879, who are the mortgagors and real owners of the mortgaged premises hereinafter described.
3. On November 13, 2001 mortgagors made, executed and delivered a mortgage upon the premises hereinafter described to DECISION ONE MORTGAGE CO. LLC, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200118370. The mortgage has been assigned to: THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1 by Assignment of Mortgage dated September 08, 2003 and recorded on September 29, 2003 as Instrument #200317613. 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. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A".
5. The mortgage is in default because monthly payment of principal and interest upon said mortgage due March 19, 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.
6. The following amounts are due on the mortgage:

Principal Balance	\$39,607.49
Interest from 02/19/2005	\$1,745.73
through 07/31/2005 at 9.8750%	
Per Diem interest rate at \$10.71	
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 (\$1,980.37) 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 03/19/2005 to 07/31/2005	\$87.79
Monthly late charge amount at \$17.56	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$150.60	
	<hr/> <hr/> <hr/> <hr/>
	\$43,591.01

7. Plaintiff is not seeking a judgment of personal liability (or in personam judgment) against the Defendants in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendants have 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.
8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendants 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 Defendants have 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 Defendants 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 \$43,591.01, together with interest at the rate of \$10.71, 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: 7-27-05



Michael D. Vestal
COUNTRYWIDE HOME LOANS INC.

Exhibit A

Legal Description: (As shown on Mortgage)

ALL THAT CERTAIN PARCEL OF LAND AND IMPROVEMENTS THEREON SITUATE IN COOPER TOWNSHIP,
CLEARFIELD COUNTY, PENNSYLVANIA AND DESIGNATED AS PARCEL NO. 110-S09-542-2 AND MORE FULLY
DESCRIBED IN A DEED DATED 03/03/1997 AND RECORDED IN CLEARFIELD COUNTY DEED/RECORD BOOK
VOLUME 1824, PAGE 322.

Exhibit B



HOME LOANS
PO Box 9048
Temecula, CA 92589-9048

Send Payments To:
PO BOX 660694
Dallas, TX 75266-0694

Send Correspondence to:
PO Box 5170, MS SV314B
Simi Valley, CA 93065



0700113138

PRESORTED
First-Class Mail
U.S. Postage and Fees
Paid
WSO

|||||||
Kelly Morris
1205 Church Street
WINBURN, PA 16879

20050520-BLQPA1

- 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 (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the consumer credit counseling agencies listed at the end of this Notice. **THIS MEETING MUST OCCUR WITHIN THE NEXT THIRTY (30) DAYS.** IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES - If you 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 (30) 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 (30) days of your face-to-face meeting.

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

AGENCY ACTION - Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that 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.)

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

L205 Church Street Winburne, 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>	March, 2005	-	May, 2005	(2 mos. @ \$501.83/month)	\$1,003.66
	May, 2005	-	June, 2005	(1 mos. @ \$467.88/month)	\$467.88
<u>Late Charges:</u>	March, 2005	-	May, 2005	(2 mos. @ \$17.56/month)	\$35.12
<u>Other Late Charges:</u>				Total Late Charges:	\$105.00
				Uncollected Costs:	\$71.72
				Partial Payment Balance:	(\$0.17)
				TOTAL DUE:	\$1,683.21

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

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,683.21, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**

Payments must be made either by cashier's check, certified check or money order made payable and sent to:

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 instalment 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.



HOME LOANS
PO Box 9048
Temecula, CA 92589-9048

Send Payments To:
PO BOX 660694
Dallas, TX 75266-0694



0700113139

PRESORTED
First-Class Mail
U.S. Postage and Fees
Paid
WSO

Send Correspondence to:
PO Box 5170, MS SV314B
Simi Valley, CA 93065

|||||
Harry R. Morris,
PO BOX 336
WINBURNE, PA 16879-0336

20050520-BLQPA1



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

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

May 19, 2005

Certified Mail:
0700113139
Return Receipt Requested
Regular Mail

Harry R. Morris,
PO BOX 336
WINBURN, PA 16879-0336

Account No.: 228093
Property Address:
1205 Church Street
Winburne, 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 1-717-780-1860)

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 HIPÓTECA.

HOMEOWNER'S NAME(S):	Harry R. Morris,
PROPERTY ADDRESS:	<u>1205 Church Street</u>
	<u>Winburne, PA</u>
LOAN ACCT. NO.:	<u>228093</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,

Please write your account number on all checks and correspondence.

BLQBA12382 10/26/2004

Account Number: 228093-1
Harry R. Morris,
1225 Church Street

Balance Due for charges listed above: \$1,683.21 as of 5/19/2005

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

000228093100000168321000168321

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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: 412-462-5962

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: 412-684-1906
Fax: 412-684-0873

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: 724-465-5118

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: 814-535-2016
Fax: 814-539-1668

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

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: 814-535-2016
Fax: 814-539-1668

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: 570-821-0897
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
Monrovia, 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
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
4606 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
Wamminster, 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
451 West Broad, Suite 206
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: 814-456-9628
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 Arlington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-322-6557
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: 570-828-0510
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

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: 610-565-8546
Fax: 610-565-8567

Tabor Community Services, Inc.
499 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: 215-744-2990
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
1964 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-535-1828

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: 570-322-2107

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 - Hazelton
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 16501
Ph: 814-898-0100
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 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1757

Urban League of Metropolitan Harrisburg N. 6 th Street Harrisburg, PA 17101 Ph: 717-234-5925 Fax: 717-234-9459	ACCI 175 Stratford Avenue Suite 1 Wayne, PA 19087 Ph: 610-971-2210 Fax: 610-687-7860	CCCS of Western Pennsylvania, Inc. 1 North Gate Square 2 Garden Center Drive Greensburg, PA 15601 Ph: 724-838-1290
Community Action Comm. of the Capital Region 1514 Derry Street Harrisburg, PA 17104 Ph: 717-232-9757 Fax: 717-234-2227	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 Ph: 215-324-7500 Fax: 215-324-8753	Tableland Services, Inc. 131 North Center Avenue Somerset, PA 15501 Ph: 814-445-9628 Fax: 814-443-3690
Financial Counseling Services of Franklin 31 West 3 rd Street Waynesboro, PA 17268 Ph: 717-762-3285	HACE 167 W. Allegheny Ave., 2 nd Floor Philadelphia, PA 19140 Ph: 215-426-8025 Fax: 215-426-9122	Mon Valley Unemployed Committee 120 E. 9 th Avenue Homestead, PA 15120 Ph: 412-462-9962
YWCA of Carlisle 301 G Street Carlisle, PA 17013 Ph: 717-243-3818 Fax: 717-731-9589	Community Housing Counselor, Inc. Post Office Box 244 Kennett Square, PA 19348 Ph: 610-444-3682 Fax: 610-444-8243	Community Action Southwest 22 West High Street Waynesburg, PA 15370 Ph: 724-852-2893
Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 Ph: 717-334-1518 Fax: 717-334-8326	Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 Ph: 215-744-2990 Fax: 215-744-2012	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
DAUPHIN COUNTY CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 Ph: 717-541-1757 Fax: 717-541-4670	CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 Ph: 215-563-5665	CCCS of Western PA 199 Edson Street Uniontown, PA 15401 Ph: 724-439-8939
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 Ph: 717-232-9757 Fax: 717-234-2227	ACCI 144 E. Dekalb Pike King of Prussia, PA 19406 Ph: 610-971-2210 Pager: 610-973-6219	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
Urban League of Metropolitan Harrisburg 2107 N. 6 th Street Harrisburg, PA 17101 Ph: 717-234-5925 Fax: 717-234-9459	ELK COUNTY John F. Kennedy Center, Inc. East 20 th Street Erie, PA 16510 Ph: 814-898-0400 Fax: 814-898-1243	FRANKLIN COUNTY Financial Services Unlimited 31 West 3 rd Street Waynesboro, PA 17268 Ph: 717-762-3285
DELAWARE COUNTY Acom Housing Corporation 846 North Broad Street Philadelphia, PA 19130 Ph: 215-765-1221 Fax: 215-765-1427	Northern Tier Community Action Corp 2021 Post Office Box 389 135 West 4 th Street Emporium, PA 15834 Ph: 814-486-1161 Fax: 814-486-0825	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 Ph: 717-846-4176
CCCS of Delaware Valley 1515 Market Street Suite 1325 Philadelphia, PA 19107 Ph: 215-563-5665 Fax: 215-864-2666	ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 Ph: 814-453-5744 Fax: 814-453-5749	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 Ph: 717-232-9757 Fax: 717-234-2227
Media Fellowship House 362 S. Jackson Street Media, PA 19063 Ph: 610-565-0846 Fax: 610-565-8567	John F. Kennedy Center, Inc. 2021 East 20 th Street Erie, PA 16510 Ph: 814-898-0400 Fax: 814-898-1243	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 Ph: 717-541-1757 Fax: 717-541-4670
Philadelphia Council for Community Advancement 100 North 17 th Street Suite 600 Philadelphia, PA 19103 Ph: 215-667-7803 Fax: 215-963-9941	Greater Erie Community Action Committee 18 West 9 th Street Erie, PA 16501 Ph: 814-459-4581 Fax: 814-456-0161	YWCA of Carlisle 301 G Street Carlisle, PA 17013 Ph: 717-243-3818 Fax: 717-243-3948
American Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 Ph: 610-874-1484	FAYETTE COUNTY Action Housing, Inc. 428 6 th Avenue Suite 950 Pittsburgh, PA 15219 Ph: 412-391-1956 Ph: 412-281-2102 Fax: 412-391-4512	American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, PA 17331 Ph: 717-637-3768 Fax: 717-837-3294
		Urban League of Metropolitan Hbg. 2107 N. 6 th 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 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

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
Homestead, PA 15120
Ph: 412-462-9062
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
R.D. 1, Box 384
Everett, PA 15537
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
Greensburg, PA 15601
Ph: 724-838-1290

Keystone Economic Development
Corporation
1964 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-635-6556
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: 724-282-7812

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

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

LACKAWANNA 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

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-955-9537
Fax: 570-587-9134
Fax: 570-587-9195

LANCASTER COUNTY
Community Housing Counselors,
Incorporated
Post Office Box 244
Kutztown Square, PA 19548
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: 800-788-5082
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
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.
439 E. King Street
Lancaster, PA 17602
Ph: 717-397-5182
Ph: 800-788-5082
Fax: 717-399-4127

LEHIGH COUNTY
CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 610-821-8932

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

LUZERNE 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

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-955-9537
Fax: 570-587-9134
Fax: 570-587-9135

Commission on Economic Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1865 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Turhannock

EOC of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

LYCOMING 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

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

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: 814-496-1161
 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. Aherlon 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
 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

Comm 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

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
 Ph: 610-277-6363
 Fax: 610-277-2123

Community Housing Counselors Inc.
 Post Office Box 244
 Kennett Square, PA 19348
 Ph: 215-444-3682
 Fax: 215-444-8243

Media Fellowship House
 302 S. Jackson Street
 Mifflin, PA 15632
 Ph: 610-565-0846
 Fax: 610-565-8567

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

American Credit Counseling Institute
 845 Coates St
 Coatesville, PA 19320
 Ph: 888-212-8741

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

MONTOUR 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

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

NORTHHAMPTON COUNTY
CCCS of Lehigh Valley
 3671 Crescent Court East
 Whitehall, PA 18052
 Ph: 610-821-4011
 Ph: 800-220-2733 (717 and 814 only)
 Fax: 610-821-8932

NORTHRUMBERLAND 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

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

Economic Opportunity Cabinet of Schuylkill
 County
 225 North Centre Street
 Portville, 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: 717-762-3285

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

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

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

Northwest Counseling Service
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: 215-884-2666

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

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

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

CCCS of Delaware Valley
One Cherry Hill
Suite 215
Cherry Hill, NJ 08002
Ph: 215-583-5665

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
658 North Walts Street
Philadelphia, PA 19123
Ph: 215-978-0224
Fax: 215-765-7014

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
Wernminster, 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: 814-486-1181
Fax: 814-486-0825

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 - Turkhannock

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
Ph: 570-253-8941
Fax: 570-253-4817

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: 814-443-3590

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: 814-539-8335

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 Trihab 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
Wellboro, 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
Monroeville, PA 18801
Ph: 570-278-3339
Ph: 800-982-4045
Fax: 570-278-1889

SUSQUEHANNA 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

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

7 Lake Avenue
Box 339
Monroeville, 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
Monroeville, 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.
Y-CA 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: 814-453-6749

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 647
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: 724-838-1200

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: 570-426-1260
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: 814-535-6566
Fax: 814-539-1688

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9828
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: 412-462-9982
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: 570-455-4904 - 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

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

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: 717-541-1767
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

DOCKET # 100788
NO: 05-1085-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: THE BANK OF NEW YORK

VS.

DEFENDANT: KELLY J. MORRIS and HARRY R. MORRIS JR.

SHERIFF RETURN

NOW, September 30, 2005 AT 11:25 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON KELLY J. MORRIS DEFENDANT AT 194 COALWARD ST., WINBURN, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO HARRY MORRIS, HUSBAND A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / NEVLING

FILED
01/31/06
JAN 06 2006
F

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100788
NO: 05-1085-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: THE BANK OF NEW YORK

vs.

DEFENDANT: KELLY J. MORRIS and HARRY R. MORRIS JR.

SHERIFF RETURN

NOW, September 30, 2005 AT 11:25 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON HARRY R. MORRIS JR. DEFENDANT AT 194 COALWARD ST., WINBURN, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO HARY R. MORRIS JR., DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HUNTER / NEVLING

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100788
NO: 05-1085-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: THE BANK OF NEW YORK
vs.
DEFENDANT: KELLY J. MORRIS and HARRY R. MORRIS JR.

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	235740	20.00
SHERIFF HAWKINS	GOLDBECK	235740	35.40

Sworn to Before Me This

____ Day of _____ 2005

So Answers,



Chester A. Hawkins
Sheriff

In the Court of Common Pleas of Clearfield County

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS
2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
(Mortgagor(s) and Record Owner(s))
L205 Church Street
Winburne, PA 16879

Defendant(s)

No. 2005-1085-CD

FILED No. 2005-1085-CD
JAN 17 2006 Notice to Defs.
Statement

William A. Shaw to Atty
Prothonotary/Clerk of Courts

Atty pd
Secto
6P

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 KELLY J. MORRIS and HARRY R. MORRIS, JR. by default
for want of an Answer.

Assess damages as follows:

Debt \$45,366.78

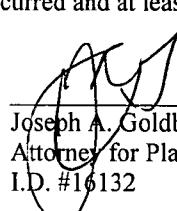
Interest - 02/19/2005 to 11/11/2005

Total

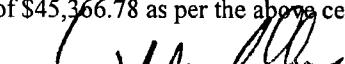
(Assessment of Damages attached)

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
I.D. #16132

AND NOW January 17, 2006, Judgment is entered in favor of THE
BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1 and against KELLY J. MORRIS and HARRY R. MORRIS,
JR. by default for want of an Answer and damages assessed in the sum of \$45,366.78 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 21, 2005

TO: KELLY J. MORRIS
L205 Church Street
Winburne, PA 16879

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS
2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Plaintiff

vs.
KELLY J. MORRIS
HARRY R. MORRIS, JR.
(Mortgagor(s) and Record Owner(s))
L205 Church Street
Winburne, PA 16879

Action of
Mortgage Foreclosure

Term
No. 2005-1085-CD

Defendant(s)

TO: KELLY J. MORRIS
L205 Church Street
Winburne, PA 16879

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 21, 2005

TO: HARRY R. MORRIS, JR.
L205 Church Street
Winburne, PA 16879

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS
2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

In the Court of
Common Pleas
of Clearfield County

~~CIVIL ACTION LAW~~

vs.
KELLY J. MORRIS
HARRY R. MORRIS, JR.
(Mortgagor(s) and Record Owner(s))
L205 Church Street
Winburne, PA 16879

Plaintiff

Action of
Mortgage Foreclosure

Term
No. 2005-1085-CD

Defendant(s)

TO: HARRY R. MORRIS, JR.
L205 Church Street
Winburne, PA 16879

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.

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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

CCW

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

No. 2005-1085-CD

vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
(Mortgagors and Record Owner(s))
L205 Church Street
Winburne, PA 16879

Defendant(s)

**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: William Shaw 11-1106

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

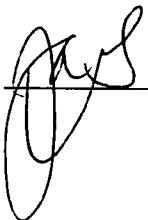
VERIFICATION OF NON-MILITARY SERVICE

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, HARRY R. MORRIS, JR., is about unknown years of age, that Defendant's last known residence is 194 Coalward Street, Winburne, PA 16879, 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



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

CC-12

Bank of New York
CWABS 2002-1
Plaintiff(s)

No.: 2005-01085-CD

Real Debt: \$45,366.78

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Kelly J. Morris
Harry R. Morris Jr.
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 17, 2006

Expires: January 17, 2011

Certified from the record this 17th day of January, 2006.

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

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, KELLY J. MORRIS, is about unknown years of age, that Defendant's last known residence is 194 Coalward Street, Winburne, PA 16879, 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 "Kelly J. Morris", is written over a horizontal line. The signature is fluid and cursive, with the first name "Kelly" and the middle initial "J." being more distinct, followed by "Morris".

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 21, 2005**

TO: **HARRY R. MORRIS, JR.**
194 Coalward Street
Winburne, PA 16879

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS
2002-1
7105 Corporate Drive

PTX B-35
Plano, TX 75024-3632

vs.
KELLY J. MORRIS
HARRY R. MORRIS, JR.
(Mortgagor(s) and Record Owner(s))
L205 Church Street
Winburne, PA 16879

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 2005-1085-CD

Plaintiff

Defendant(s)

TO: **HARRY R. MORRIS, JR.**
194 Coalward Street
Winburne, PA 16879

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

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 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 21, 2005

TO: **KELLY J. MORRIS**
 194 Coalward Street
 Winburne, PA 16879

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS
 2002-1
 7105 Corporate Drive
 PTX B-35
 Plano, TX 75024-3632

In the Court of
 Common Pleas
 of Clearfield County

CIVIL ACTION - LAW

vs.
KELLY J. MORRIS
HARRY R. MORRIS, JR.
 (Mortgagor(s) and Record Owner(s))
 L205 Church Street
 Winburne, PA 16879

Plaintiff

Action of
 Mortgage Foreclosure

Term
 No. 2005-1085-CD

Defendant(s)

TO: **KELLY J. MORRIS**
 194 Coalward Street
 Winburne, PA 16879

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
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 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

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

THE BANK OF NEW YORK, AS TRUSTEE FOR
CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
(Mortgagor(s) and Record owner(s))
L205 Church Street
Winburne, PA 16879

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

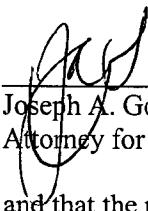
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

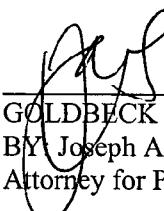
No. 2005-1085-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1, and against KELLY J. MORRIS and HARRY R. MORRIS, JR. 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 \$45,366.78.


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 THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1 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 KELLY J. MORRIS, 194 Coalward Street Winburne, PA 16879 and HARRY R. MORRIS, JR., 194 Coalward Street Winburne, PA 16879;

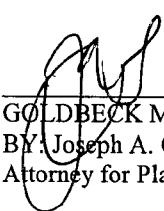

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal Balance	\$39,607.49
Interest from 02/19/2005 through 11/11/2005	\$2,848.86
Reasonable Attorney's Fees	\$1,250.00
Late Charges	\$158.03
Costs of Suit and Title Search	\$900.00
Escrow Balance Deficit	\$602.40 (\$0.00)
	<hr/>
	\$45,366.78


GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

AND NOW, this 17th day of January, 2005 damages are assessed as above.



Pro Prothy

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

THE BANK OF NEW YORK, AS TRUSTEE FOR
CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
Mortgagor(s) and Record Owner(s)
L205 Church Street
Winburne, PA 16879

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County
CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE
No. 2005-1085-CD

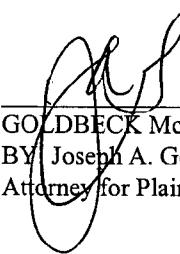
PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due	
Interest from 02/19/2005 to 11/11/2005 at 9.8750%	\$45,366.78
(Costs to be added)	132.00

Prothonotary costs


GOLDBECK McCAFFERTY & MCKEEVER
BY Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

FILED
JAN 17 2006
recd 6 wri's
to Shff w/1
prop descr.
William A. Shaw
Prothonotary/Clerk of Courts
Atty pd 20.00
(612)

Term
No. 2005-1085-CD
IN THE COURT OF COMMON PLEAS
THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS
2002-1

vs.

KELLY J. MORRIS and
HARRY R. MORRIS, JR.
(Mortgagor(s) and Record Owner(s))
1205 Church Street
Winburne, PA 16879

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
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

THE BANK OF NEW YORK, AS TRUSTEE FOR
CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
(**Mortgagor(s) and Record Owner(s)**)
L205 Church Street
Winburne, PA 16879

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2005-1085-CD

AFFIDAVIT PURSUANT TO RULE 3129

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1, 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:

L205 Church Street
Winburne, PA 16879

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

KELLY J. MORRIS
194 Coalward Street
Winburne, PA 16879

HARRY R. MORRIS, JR.
194 Coalward Street
Winburne, PA 16879

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

KELLY J. MORRIS
194 Coalward Street
Winburne, PA 16879

HARRY R. MORRIS, JR.
194 Coalward Street
Winburne, PA 16879

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

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

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

CITIFINANCIAL MORTGAGE CO. INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019-3931

ASSOCIATES FINANCIAL SERVICES CO.
1111 Northpoint Drive, Bldg 4, Ste. 100
Coppell, TX 75019-3931

CITIFINANCIAL, INC.
1341 SOUTH ATHERTON STREET
SUITE 2
STATE COLLEGE, PA 16801

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.

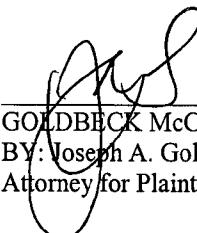
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
L205 Church Street
Winburne, PA 16879

(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



CC-1

THE BANK OF NEW YORK, AS TRUSTEE FOR
CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
L205 Church Street
Winburne, PA 16879

In the Court of Common Pleas of
Clearfield County

No. 2005-1085-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: L205 Church Street Winburne, PA 16879

See Exhibit "A" attached

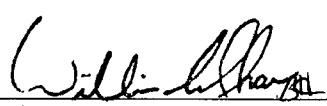
AMOUNT DUE	\$45,366.78
------------	-------------

Interest From 02/19/2005
Through 11/11/2005

(Costs to be added)

Prothonotary costs 132.00

Dated: 11/11/06


Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania


Deputy _____

Term
No. 2005-1085-CD

IN THE COURT OF COMMON PLEAS

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1

vs.

KELLY J. MORRIS and
HARRY R. MORRIS, JR.

Mortagor(s)

1205 Church Street Winburne, PA 16879

WRIT OF EXECUTION
(Mortgage Foreclosure)

\$45,366.78
\$ _____

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 PARCEL OF LAND AND IMPROVEMENTS THEREON SITUATE IN COOPER TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA AND DESIGNATED AS PARCEL NO. 110-S09-542-2 AND MORE FULLY DESCRIBED IN A DEED DATED 03/03/1997 AND RECORDED IN CLEARFIELD COUNTY DEED/RECORD BOOK VOLUME 1824, PAGE 322.

TAX PARCEL #: 110-59-542-2

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DKT PG. 100788

THE BANK OF NEW YORK

1085
NO. 05-1586-CD

-VS-

KELLY J. MORRIS & HARRY R. MORRIS JR.

COMPLAINT IN MORTGAGE FORECLOSURE

AMENDED
SHERIFF'S RETURN

NOW FEBRUARY 1, 2006 CHANGE SHERIFF COSTS FROM: \$35.40 TO \$34.40.

SWORN TO BEFORE ME THIS
____ DAY OF _____ 2006

SO ANSWERS,

Chester A. Hawkins
by Marlyn Harry
CHESTER A. HAWKINS *LM*
SHERIFF

FILED
018:39 AM
FEB 02 2006

William A. Shaw
Prothonotary/Clerk of Courts

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

FEB 06 2006

m 11:35 am

William A. Shaw

Prothonotary/Clerk of Courts

No C/C

THE BANK OF NEW YORK, AS TRUSTEE FOR
 CWABS 2002-1
 7105 Corporate Drive
 PTX B-35
 Plano, TX 75024-3632

vs.

KELLY J. MORRIS and HARRY R. MORRIS, JR.
 L205 Church Street
 Winburne, PA 16879

IN THE COURT OF COMMON PLEAS
 OF Clearfield COUNTY

No. 2005-1085-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 PA.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 L205 Church Street, Winburne, PA, 16879L205 Church Street, Winburne, PA, 16879, hereinafter, the "mortgaged premises".
2. Defendants, KELLY J. MORRIS and HARRY R. MORRIS, JR., are the mortgagors and real owners of the mortgaged premises.
3. The last known address of Defendants is 194 Coalward Street, Winburne, PA, 16879.
4. The Sheriff has been unable to effect service of the Notice of Sale upon Defendants at their last known address because the house is empty, per Sheriff. Service was also attempted at the property address and as a result the house is empty, per Sheriff.
5. The following investigation was conducted in a good faith attempt to ascertain the

whereabouts of Defendants.

WHEREFORE, Plaintiff prays that the Court enter the attached order allowing Plaintiff to serve the Notice of Sale upon Defendants by posting the premises and certified and regular mail to the Defendants' last known address. 

BY: David B. Fein, Esq.



Affidavit of Good Faith Investigation

Client provided information:

File Number: CWD-4804

Attorney Firm: Goldbeck, McCafferty & McKeever

File Name: Morris

Subject Name: Harry R. Morris, Jr.

Property Address:

Street: 1205 Church Street

City: Winburne State: PA Zip: 16879

Skip Results: Date of Birth: 03/12/1973 Universal File Number: 44059

Verified Dates: As of 02/02/2006

Street: 194 Coalward Street Phone: 814-345-6492

City: Winburne State: PA Zip: 16879

Death Records: As of 02/02/2006, the Social Security Administration has no death record on file for Harry R. Morris, Jr..

Social Security Number search completed.

Employment Search: Unable to verify current employer.

Creditor information:

Creditors indicated the last reported address for Harry R. Morris, Jr. as 194 Coalward Street, Winburne, PA 16879

Department of Motor Vehicle Records:

The Pennsylvania Department of Motor Vehicles provided no change for Harry R. Morris, Jr. from 194 Coalward Street, Winburne, PA 16879

Public Licenses (Pilot, Real Estate, etc): Search performed provided no information.

Voter Registration Information:

The County Voters Registration Office has no listing for Harry R. Morris, Jr..

National Postal Address Search: Has no change for Harry R. Morris, Jr. from 194 Coalward Street, Winburne, PA 16879

Comments:

814-345-6492: Spoke with Kelly Morris, verified current address as 194 Coalward Street, Winburne, PA 16879

On 02/02/2006, 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,

A handwritten signature in black ink, appearing to read 'Patti Garrett'.

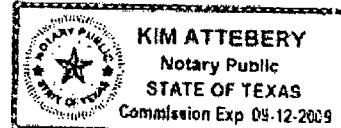
Affiant Name

Patti Garrett

A handwritten signature in black ink, appearing to read 'Kim Attebery'.

Notary Public

Date: 02/02/2006



UNIVERSAL
DEFAULT SERVICES

Affidavit of Good Faith Investigation

Client provided information:

File Number: CWD-4804
Attorney Firm: Goldbeck, McCafferty & McKeever
File Name: Morris

Subject Name: Kelly J. Morris
Property Address:
Street: L205 Church Street
City: Winburne State: PA Zip: 16879

Skip Results: Date of Birth: None Found Universal File Number: 44059
Verified Dates: As of 02/02/2006
Street: 194 Coalward Street Phone: 814-345-6492

City: Winburne State: PA Zip: 16879

Death Records: As of 02/02/2006, the Social Security Administration has no death record on file for Kelly J. Morris.

Social Security Number search completed.

Employment Search: Unable to verify current employer.

Creditor information:

Creditors indicated the last reported address for Kelly J. Morris as 194 Coalward Street, Winburne, PA 16879

Department of Motor Vehicle Records:

The Pennsylvania Department of Motor Vehicles provided no change for Kelly J. Morris from 194 Coalward Street, Winburne, PA 16879

Public Licenses (Pilot, Real Estate, etc): Search performed provided no information.

Voter Registration Information:

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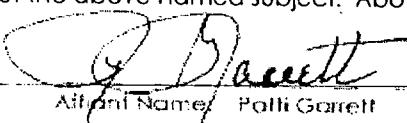
National Postal Address Search: Has no change for Kelly J. Morris from 194 Coalward Street, Winburne, PA 16879

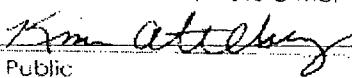
Comments:

814-345-6492: Spoke with Kelly Morris, verified current address as 194 Coalward Street, Winburne, PA 16879

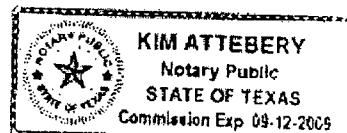
On 02/02/2006, I, Patti Garrett being duly sworn according to the law, deposes and says:
I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.

Subscribed and sworn to before me,


Affiant Name: Patti Garrett


Notary Public

Date: 02/02/2006



REAL ESTATE**REAL ESTATE****EXECUTION SERVICE SHEET**DKT: EX PAGE: 20273

DEPUTY RECEIVED: January 24, 2006

DEFENDANT(S): KELLY J. MORRISHARRY R. MORRISADDRESS: 194 COALWARD STREET
WINBURN, PA 16879P.O. Box 336

LEVY & POST AT: SAME AS ABOVE

SERVE AND LEAVE WITH: DEFENDANT POST GARNISHEE

WRIT OF EXECUTION NOTICE OF SALE TO POST / SERVE WRIT LEVY

INTERROGATORIES TO GARNISHEE WRIT OF POSSESSION

MUST BE SERVED, POSTED OR LEVIED BY: FEB. 24, 2006

DATE SERVED, POSTED OR LEVIED: _____ TIME: _____

NAME OF PERSON SERVED: _____

TITLE: _____

WHERE SERVED /POSTED(ADDRESS): _____

DEFENDANT(S): RESIDENCE EMPLOYMENT

SIGNATURE OF PERSON SERVED: _____

DATE: _____

ATTEMPTS: 1/27/06 - Acc to Postmaster - Def gets mail @ twice a week.
May have to serve by mail - House Empty.194 Coalward Street is the 911 address for 1205 Church Street.**SPECIAL DIRECTIONS:**NO 05-085-CD
KELLY J. MORRIS AND HARRY R. MORRIS, JR.

SERVED, POSTED OR LEVIED ON BY: _____

NOTES: _____

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **100680**

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS

Case # **05-1085-CD**

VS.

KELLY J. MORRIS and HARRY R. MORRIS JR.

COPY

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW December 02, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO KELLY J. MORRIS, DEFENDANT. 1205 CHURST ST., WINBURNE, PA. "EMPTY".

SERVED BY: /

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 2 of 2 Services

Sheriff Docket #

100680

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS

Case # 05-1085-CD

VS.

KELLY J. MORRIS and HARRY R. MORRIS JR.

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW December 02, 2005 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO HARRY R. MORRIS JR., DEFENDANT. L205 CHURCH ST., WINBURNE, PA. "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

THE BANK OF NEW YORK, AS TRUSTEE FOR
CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

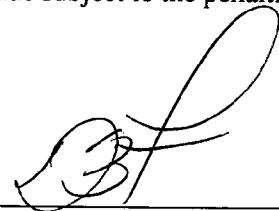
KELLY J. MORRIS and HARRY R. MORRIS, JR.
1205 Church Street
Winburne, PA 16879

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2005-1085-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

THE BANK OF NEW YORK, AS TRUSTEE FOR
CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
1205 Church Street
Winburne, PA 16879

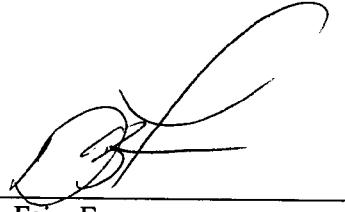
IN THE COURT OF COMMON PLEAS

Of Clearfield County

No. 2005-1085-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 Defendants this 3rd day of February 2006, by first class mail, postage prepaid.

BY: 

David B. Fein, Esq.

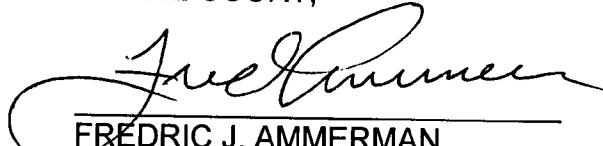
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

THE BANK OF NEW YORK, AS TRUSTEEE *
FOR CWABS, *
Plaintiff *
vs. * NO. 05-1085-CD
KELLY J. MORRIS and HARRY R. MORRIS, JR., *
Defendants *

O R D E R

NOW, this 7th day of February, 2006, the Plaintiff is granted leave to serve the Notice of Sheriff's Sale upon the Defendants by publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, at the Defendants last known address, PO Box 336, 194 Coalward Street, Winburne, PA 16879 and by posting the mortgaged premises known in this herein action as L205 Church Street, Winburne, PA 16879. All further service of legal papers, including but not limited to motions, petitions and rules shall be made by certified and regular mail to Defendants' last known address.

BY THE COURT,



FREDRIC J. AMMERMAN
President Judge

FILED 3cc
01/16/54/64 Amy Fein
FEB 10 2006 CK

William A. Shaw
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

CWD-4804
CF: 07/28/2005
SD: 04/07/2006
\$45,366.78

THE BANK OF NEW YORK, AS TRUSTEE FOR
CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
Mortgagor(s) and
Record Owner(s)

L205 Church Street
Winburne, PA 16879

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County
CIVIL ACTION - LAW
ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-1085-CD

FILED
MAY 12 2006
MAR 16 2006
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).

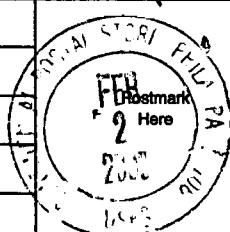
Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,
BX: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

2157
0836 0002 0000 7005

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	
<i>Cleared</i>	0.39
Postage	\$ 0.39
Certified Fee	<input type="checkbox"/> Yes
Return Receipt Fee (Endorsement Required)	<input type="checkbox"/> Yes
Restricted Delivery Fee (Endorsement Required)	<input type="checkbox"/>
Total Postage & Fees	\$ 4.64



<i>7005</i>	<i>CWD 04808 4/7</i>
<i>Sent To</i>	
MORRIS, KELLY J.	
<i>Street, Apt. No., or PO Box No.</i>	
L205 Church Street	
<i>City, State, ZIP+4</i>	
Winburne, PA 16879	

PS Form 3800, June 2002 *See Reverse for Instructions*

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

PS Form 3800, June 2002 (Reverse)

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.**

2461
0836 2461
0002 0836
0002 0390
0390 0005
0005

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	Yes
Return Receipt Fee (Endorsement Required)	YES
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	4.64
CWD-4804 4/7	
Sent To MORRIS, JR., HARRY Street, Apt. No. or PO Box No. City, State, ZIP+4	
194 Coalward Street Winburne, PA 16879	
PS Form 2800 - June 2002	
See Reverse for Instructions	

Postmark
FEB
Postmark
Here
PA

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PS Form 3800, June 2002 (Reverse)

Important Reminders:

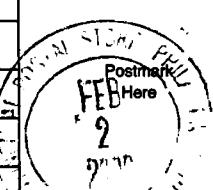
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2140
0836 0836 2140
0002 0002
0390 0390
7005 7005

CERTIFIED MAIL RECEIPT	
(Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com ®	
OFFICIAL USE	
Postage	\$ 0.39
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64
<i>Postmark Here</i>	
GWD 04808 4/7	
<i>Sent To</i>	
MORRIS, KELLY J.	
Street, Apt. No.; or PO Box No.	L205 Church Street
City, State, ZIP+4	Winnturne, PA 16879

PS Form 3800, June 2002 See Reverse for Instructions



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PS Form 3800, June 2002 (Reverse)

Important Reminders:

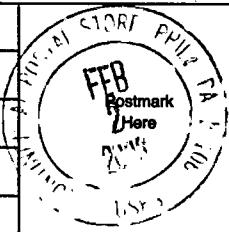
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2072
0836
0002
0001
0390
0005
7005

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	\$ 0.35
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64
Sent To CWD 4804 4/7	
MORRIS, KELLY J.	
Street, Apt. No.; L205 Church Street	
or PO Box No.	
City, State, ZIP+4 Winburnne, PA 16879	

PS Form 3800 - June 2002 See Reverse for Instructions



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PS Form 3800, June 2002 (Reverse)

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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	\$ 0.87
Certified Fee	
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	Yes
Total Postage & Fees	\$ 5.12

Postmark Here

Sent To
CWD-4804 4/7/06
Street, Apt. No.
or P.O. Box No. **WHRIS, JR., HARRY**
City, State, ZIP+4 **194 Coalward Street**
Winchester, MA 01890

PS Form 3800, June 2002 See Reverse for Instructions

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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

2133 0836 2002 0000 0390 0005	2133 0836 2002 0000 0390 0005	0.39 Yes Yes 4.64 \$	
<input type="checkbox"/> Postage		\$ 0.39	
<input type="checkbox"/> Certified Fee		Yes	
<input type="checkbox"/> Return Receipt Fee (Endorsement Required)		Yes	
<input type="checkbox"/> Restricted Delivery Fee (Endorsement Required)			
<input type="checkbox"/> Total Postage & Fees		\$ 4.64	

Sent To CWD 4804 4/7

MORRIS, HARRY R. JR	CWD 4804 4/7
Street, Apt. No.; or PO Box No.	L205 Church Street
City, State, ZIP+4	Winburne, PA 16879

PS Form 3800, June 2002 See Reverse for Instructions

Certified Mail Provides:

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PS Form 3800, June 2002 (Reverse)

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- 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
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

OFFICIAL USE

7005	0390	0002	0836	2065	0.39
Postage					\$
<input type="checkbox"/> Certified Fee					Yes
<input type="checkbox"/> Return Receipt Fee (Endorsement Required)					Yes
<input type="checkbox"/> Restricted Delivery Fee (Endorsement Required)					
					4.64
Total Postage & Fees					\$

Sent To CWD-4804 417

MORRIS, HARRY R. JR.
 Street, Apt. No.; L205 Church Street
 or PO Box No.
 City, State, ZIP+4 Winburne, PA 16879

PS Form 3800, June 2002 See Reverse for Instruction

PA 16879
FEB
Postmark
Here

Certified Mail Provides:

- A mailing receipt
- A unique identifier for your mailpiece
- A record of delivery kept by the Postal Service for two years

PS Form 3800, June 2002 (Reverse)

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.**

Name and Address of Sender

GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:

Certified
COO
Delivery Confirmation
Express Mail
Insured

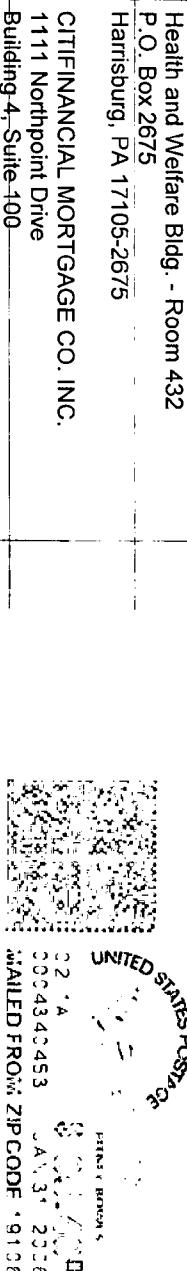
Affix Stamp Here
(If issued as a
certificate of mailing,
or for additional copies
of this bill)

Recorded Delivery (International)
Registered
Return Receipt for Merchandise
Signature Confirmation

Postmark and
Date of Receipt

Actual Value
if Registered
Value
Insured
if COD
Fee
DC
SC
SH
RD
RR
Fee
Fee
Fee
Fee

Article Number	Addresser (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered Value	Insured if COD Fee	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830										
2.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675										
3.	CITIFINANCIAL MORTGAGE CO. INC. 1111 Northpoint Drive Building 4-Suite-100 Coppell, TX 75019-3931										
4.	ASSOCIATES FINANCIAL SERVICES CO. 1111 Northpoint Drive, Bldg 4, Ste. 100 Coppell, TX 75019-3931										
5.	CITIFINANCIAL, INC. 1341 SOUTH ATHERTON STREET SUITE 2 STATE COLLEGE, PA 16801										
6.	TENANTS/OCCUPANTS L205 Church Street Winburne, PA 16879										
7.											
8.											



Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)
		See Privacy Act Statement on Reverse

PS Form 3877, February 2002 (Page 1 of 2)

Complete by Typewriter, Ink, or Ball Point Pen

CWD-4804

KELLY J. MORRIS & HARRY R. MORRIS, JR.

Clearfield

Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

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

Date of Receipt

Postmark and

Signature Confirmation

Insured

Recorded Delivery (International)

Registered

Return Receipt for Merchandise

Certified

COD

Delivery Confirmation

Express Mail

Insured

Affix Stamp Here
(If issued as a
certificate of mailing,
or for additional copies
of this bill)

KELLY J. MORRIS
PO BOX 336
194 COALWARD STREET
WINBURNIE, PA 16879

2.

3.

4.

5.

6.

7.

8.

Total Number of Pieces
Listed by Sender

Total Number of Pieces
Received at Post Office

Postmaster, Per (Name of receiving employee)

See Privacy Act Statement on Reverse

PS Form 3877, February 2002 (Page 1 of 2)

CWD-4804

Complete by Typewriter, Ink, or Ball Point Pen

KELLY J. MORRIS & HARRY R. MORRIS, JR.



Clarkfield

~~USA-0721~~

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA
THE BANK OF NEW YORK VS. **KELLY J. MORRIS**
HARRY R. MORRIS, JR.
(Petitioner) Plaintiff (Respondent) Defendant

CASE and/or DOCKET: **2005-1085-CD**

I Declare that I am a Pennsylvania State Deputy Constable and/or Process Server, in and for the County of Montgomery, that I am not a party to this action, not an employee of a party to this action, or an attorney to the action, and that within the boundaries of the state where service was effected, I was authorized by law to perform the said service.

SERVICE UPON: **KELLY J. MORRIS**

ADDRESS: **L205 CHURCH ST, WINBURNE, PA 16879**

On: **2/22/06** At: **4:55 pm**

Description: Approximate Age: ___ Height: ___ Weight: ___ Race: ___ Sex: ___ Hair: ___

With the documents: **NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

MANNER OF SERVICE

By handing a copy to:

1.) personally served
 2.) Adult family member with whom said Defendant(s) reside.

Name: _____ Relationship: _____

3.) Adult in charge of defendants residence.

Name: _____ Relationship: _____

4.) Posted Property

5.) Agent or person in charge of Place of Business.

Name: _____ Title: _____

Comments:

Defendant was not served because:

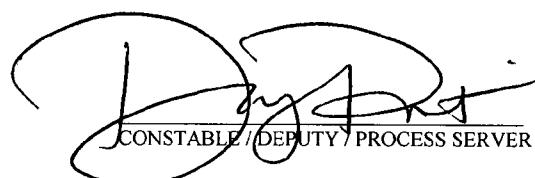
____ Moved ____ Unknown ____ No Answer ____ Vacant ____ Other: _____

Service was attempted on the following dates and times:

1.) _____ 2.) _____ 3.) _____
Date: _____ Time: _____ Date: _____ Time: _____ Date: _____ Time: _____

SERVER INFORMATION

UNIVERSAL LAWYERS' SERVICE
93 EAST MAIN ST.
BAY SHORE, NY 11706
631.666.6168


CONSTABLE / DEPUTY / PROCESS SERVER
44059

Sworn to and subscribed
before me on the 28th day
of Feb 2006.

Teresa A. Minzola
Notary Public

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
TERESA A. MINZOLA, Notary Public
Washington Twp., Berks County
My Commission Expires December 5, 2009

USA-0721

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA
THE BANK OF NEW YORK
(Petitioner) Plaintiff VS. (Respondent) Defendant
KELLY J. MORRIS
HARRY R. MORRIS, JR.

CASE and/or DOCKET: **2005-1085-CD**

I Declare that I am a Pennsylvania State Deputy Constable and/or Process Server, in and for the County of Montgomery, that I am not a party to this action, not an employee of a party to this action, or an attorney to the action, and that within the boundaries of the state where service was effected, I was authorized by law to perform the said service.

SERVICE UPON: **HARRY R. MORRIS, JR.**

ADDRESS: **L205 CHURCH ST, WINBURNE, PA 16879**

On: **2/22/04** At: **USS pm**

Description: Approximate Age: ___ Height: ___ Weight: ___ Race: ___ Sex: ___ Hair: ___

With the documents: **NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

MANNER OF SERVICE

By handing a copy to:

1.) personally served
 2.) Adult family member with whom said Defendant(s) reside.

Name: _____ Relationship: _____

3.) Adult in charge of defendants residence.

Name: _____ Relationship: _____

4.) Posted Property

5.) Agent or person in charge of Place of Business.

Name: _____ Title: _____

Comments:

Defendant was not served because:

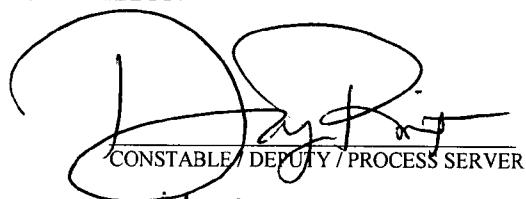
____ Moved ____ Unknown ____ No Answer ____ Vacant ____ Other: _____

Service was attempted on the following dates and times:

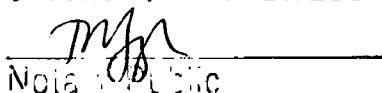
1.) _____ 2.) _____ 3.) _____
Date: _____ Time: _____ Date: _____ Time: _____ Date: _____ Time: _____

SERVER INFORMATION

UNIVERSAL LAWYERS' SERVICE
93 EAST MAIN ST.
BAY SHORE, NY 11706
631.666.6168


CONSTABLE/DEPUTY/PROCESS SERVER
9459

Served to: **John Morris**
bacon: **28** day
of **Feb** **2006**


Notary Public

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
TERESA A. MINZOLA, Notary Public
Washington Twp., Berks County
My Commission Expires December 5, 2009

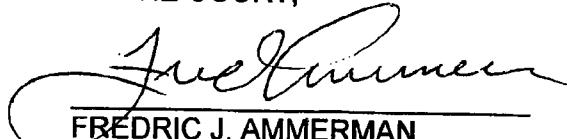
IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

THE BANK OF NEW YORK, AS TRUSTEEE *
FOR CWABS, *
Plaintiff *
vs. * NO. 05-1085-CD
KELLY J. MORRIS and HARRY R. MORRIS, JR., *
Defendants *

O R D E R

NOW, this 7th day of February, 2006, the Plaintiff is granted leave to serve the Notice of Sheriff's Sale upon the Defendants by publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, at the Defendants last known address, PO Box 336, 194 Coalward Street, Winburne, PA 16879 and by posting the mortgaged premises known in this herein action as L205 Church Street, Winburne, PA 16879. All further service of legal papers, including but not limited to motions, petitions and rules shall be made by certified and regular mail to Defendants' last known address.

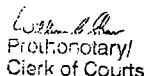
BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

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

FEB 10 2006

Attest:


William B. Ober
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
215-825-6320
Attorney for Plaintiff

THE BANK OF NEW YORK, AS TRUSTEE FOR
CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
Mortgagor(s) and Record Owner(s)

L205 Church Street
Winburne, PA 16879

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-1085-CD

AFFIDAVIT PURSUANT TO RULE 3129

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1, 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:

L205 Church Street
Winburne, PA 16879

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

KELLY J. MORRIS
194 Coalward Street
Winburne, PA 16879

HARRY R. MORRIS, JR.
194 Coalward Street
Winburne, PA 16879

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

KELLY J. MORRIS
194 Coalward Street
Winburne, PA 16879

HARRY R. MORRIS, JR.
194 Coalward Street
Winburne, PA 16879

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:

CITIFINANCIAL MORTGAGE CO. INC.
1111 Northpoint Drive
Building 4, Suite 100
Coppell, TX 75019-3931

ASSOCIATES FINANCIAL SERVICES CO.
1111 Northpoint Drive, Bldg 4, Ste. 100
Coppell, TX 75019-3931

CITIFINANCIAL, INC.
1341 SOUTH ATHERTON STREET
SUITE 2
STATE COLLEGE, PA 16801

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
L205 Church Street
Winburne, PA 16879

(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: March 10, 2006


GOLDBECK/McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20273
NO: 05-1085-CD

PLAINTIFF: THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1
VS.
DEFENDANT: KELLY J. MORRIS AND HARRY R. MORRIS, JR.

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 01/18/2006

LEVY TAKEN 01/27/2006 @ 1:00 PM
POSTED 01/27/2006 @ 1:00 PM
SALE HELD 04/07/2006
SOLD TO THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1
SOLD FOR AMOUNT \$1.00 PLUS COSTS
WRIT RETURNED 04/20/2006
DATE DEED FILED 04/20/2006

PROPERTY ADDRESS L205 CHURCH STREET WINBURNE , PA 16879

SERVICES

02/24/2006 @ SERVED HARRY R. MORRIS, JR.

SERVED HARRY R. MORRIS, JR DEFENDANT. BY REG & CERT. MAIL PER COURT ORDER TO L205 CHURCH STREET A/K/A 194 COALWARD ST., WINBURNE, CLEARFIELD COUNTY, PENNSYLVANIA SIGNED FOR BY HARRY R. MORRIS, JR. CERT #70050390000372352428

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

02/02/2006 @ SERVED KELLY J. MORRIS

SERVED KELLY J. MORRIS, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO L205 CHURCH ST. A/K/A 194 COALWARD ST., WINBURNE, CLFD COUNTY, PENNSYLVANIA SIGNED FOR BY HARRY R. MORRIS, JR. HUSBAND/CO DEFENDANT CERT #70050390000372352411

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

02/24/2006 @ 1:32 PM SERVED
POST WITH ORDER

*FILED
01-4631
APR 20 2006
CL*

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20273
NO: 05-1085-CD

PLAINTIFF: THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1

vs.

DEFENDANT: KELLY J. MORRIS AND HARRY R. MORRIS, JR.

Execution REAL ESTATE

SHERIFF RETURN

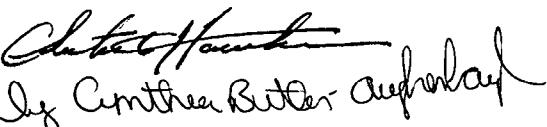
SHERIFF HAWKINS \$262.06

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2006


by Cynthia Butler Aufderhaye
Chester A. Hawkins
Sheriff

WRIT OF EXECUTION – (MORTGAGE FORECLOSURE)
P.R.C.P. 3180-3183 AND Rule 3257

THE BANK OF NEW YORK, AS TRUSTEE FOR
CWABS 2002-1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
L205 Church Street
Winburne, PA 16879

In the Court of Common Pleas of
Clearfield County

No. 2005-1085-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: L205 Church Street Winburne, PA 16879

See Exhibit "A" attached

AMOUNT DUE	\$45,366.78
------------	-------------

Interest From 02/19/2005
Through 11/11/2005

(Costs to be added)

Prothonotary costs	132.00
--------------------	--------

Dated: 11/17/06

Willie M. Chapman
Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy _____

Received January 18, 2006 @ 11:10 am
Chester A. Steinlein
by Cynthia Butler-Deigheney

Term
No. 2005-1085-CD

IN THE COURT OF COMMON PLEAS

THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1

vs.

KELLY J. MORRIS and
HARRY R. MORRIS, JR.
Mortagor(s)
1205 Church Street Winburne, PA 16879

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$45,366.78
INTEREST from	\$ _____
COSTS PAID:	
PROTHY	\$ 133.00
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 PARCEL OF LAND AND IMPROVEMENTS THEREON SITUATE IN COOPER TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA AND DESIGNATED AS PARCEL NO. 110-S09-542-2 AND MORE FULLY DESCRIBED IN A DEED DATED 03/03/1997 AND RECORDED IN CLEARFIELD COUNTY DEED/RECORD BOOK VOLUME 1824, PAGE 322.

TAX PARCEL #: 110-59-542-2

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME HARRY R. MORRIS, JR.

NO. 05-1085-CD

NOW, April 20, 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 April 07, 2006, I exposed the within described real estate of Kelly J. Morris And Harry R. Morris, Jr. to public venue or outcry at which time and place I sold the same to THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	45,366.78
SERVICE	15.00	INTEREST @ %	0.00
MILEAGE	17.80	FROM TO 04/07/2006	
LEVY	15.00		
MILEAGE	17.80	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	15.46	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	40.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE	15.00	ESCROW DEFICIENCY	
DEED	30.00	PROPERTY INSPECTIONS	
ADD'L POSTING	15.00	INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$45,406.78
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	252.64
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	83.35
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$262.06	LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	5.00
DEED COSTS:		DEED COSTS	29.00
ACKNOWLEDGEMENT	5.00	SHERIFF COSTS	262.06
REGISTER & RECORDER	29.00	LEGAL JOURNAL COSTS	144.00
TRANSFER TAX 2%	0.00	PROTHONOTARY	132.00
TOTAL DEED COSTS	\$29.00	MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
		TOTAL COSTS	\$1,048.05

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 DIVISIONTHE BANK OF NEW YORK, AS TRUSTEE
FOR CWABS,

Plaintiff

vs.

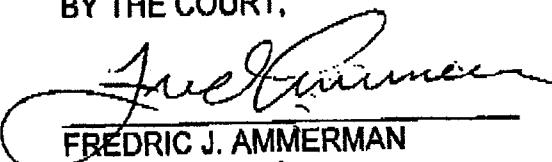
KELLY J. MORRIS and HARRY R. MORRIS, JR.,
Defendants

NO. 05-1085-CD

ORDER

NOW, this 7th day of February, 2006, the Plaintiff is granted leave to serve the Notice of Sheriff's Sale upon the Defendants by publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, at the Defendants last known address, PO Box 336, 194 Coalward Street, Winburne, PA 16879 and by posting the mortgaged premises known in this herein action as L205 Church Street, Winburne, PA 16879. All further service of legal papers, including but not limited to motions, petitions and rules shall be made by certified and regular mail to Defendants' last known address.

BY THE COURT,

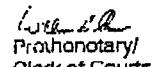

FREDRIC J. AMMERMAN

President Judge

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

FEB 10 2006

Attest.


Prothonotary/
Clerk of Courts

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:

HARRY R. MORRIS, JR.
L205 CHURCH STREET A/K/A
194 COALWARD STREET
WINBURNE, PA 16879

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
HARRY R. MORRIS	2-4-06
D. Is delivery address same as item 1? <input type="checkbox"/> Yes	
If YES, enter delivery address below: WINBURNE, PA 16879	
<input type="checkbox"/> No	

FEb 24 2006

3. Service Type	<input checked="" type="checkbox"/> USPS
	<input type="checkbox"/> Express Mail
	<input type="checkbox"/> Return Receipt for Merchandise
	<input type="checkbox"/> Registered
	<input type="checkbox"/> Insured Mail
	<input type="checkbox"/> C.O.D.
4. Restricted Delivery? (Extra Fee)	<input type="checkbox"/> Yes

2. Article Number	7005 0390 0003 7235 2428
(Transfer from service label)	
Domestic Return Receipt	
102595-02-M-1540	

PS Form 3811, February 2004

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	\$ 10.63
Certified Fee	\$ 2.40
Return Receipt Fee (Endorsement Required)	\$ 1.85
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 4.88

0830
07 Postmark
Here

7005 0390 0003 7235 2428

Sent To

HARRY R. MORRIS, JR.
L205 CHURCH STREET A/K/A
194 COALWARD STREET
WINBURNE, PA 16879

Street, Apt. No.;
or PO Box No.

City, State, ZIP+4

PS Form 3800, June 2002

See Reverse for Instructions

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:

KELLY J. MORRIS
L205 CHURCH STREET A/K/A
194 COALWARD STREET
WINBURN, PA 16879

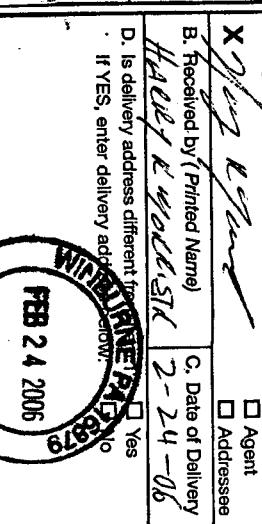
2. Article Number
(Transfer from service label) 7005 0390 0003 7235 2411

PS Form 3811, February 2004

Domestic Return Receipt

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? *(Extra Fee)* Yes

**U.S. Postal Service™
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OFFICIAL USE

Postage	\$ 0.63
Certified Fee	\$ 2.40
Return Receipt Fee (Endorsement Required)	\$ 1.85
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 4.88

0830

07

Postmark
Here

02/23/2006

Sent To

Street, Apt. No.; L205 CHURCH STREET A/K/A
or PO Box No. 194 COALWARD STREET
City, State, ZIP+4 WINBURN, PA 16879