

05-1085-CD
Bank of NY vs Kelly

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
No. 2005-1085-00

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

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

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

William A. Shaw
Deputy Prothonotary

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.

FILED

JUL 28 2005

m 12:30/w

William A. Shaw
Prothonotary

1 CENT TO ATTYS
2 CENT TO SHF

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 POSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

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

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

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800-692-7375

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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.

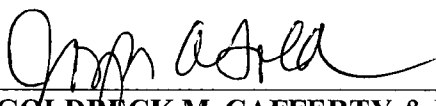
COMPLAINT IN MORTGAGE FORECLOSURE

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	
	\$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



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
L205 Church Street
WINBURNE, PA 16879

20060520-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
WINBURNE, PA 16879

Account No.: 228093
Property Address:
L205 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 PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S): Kelly Morris
PROPERTY ADDRESS: L205 Church Street
Winburne, PA
LOAN ACCT. NO.: 228093
ORIGINAL LENDER:
CURRENT LENDER/SERVICER: Countrywide Home Loans Servicing LP

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

Please write your account number on all checks and correspondence.

BLQPA1 2783 10/26/2004

Account Number: 228093-1
Kelly Morris
L205 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 BECAME 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

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



0700113139

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



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
WINBURNE, PA 16879-0336

Account No.: 228093
Property Address:
L205 Church Street
Winburne, PA

Current Servicer:
Countrywide Home Loans Servicing LP

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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

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BLQPA1 2763 10/26/2004

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

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

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

APPENDIX C

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

ADAMS COUNTY

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

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

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

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

ALLEGHENY COUNTY

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

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

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

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

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

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

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

Housing Opportunities
133 Seventh Street
Post Office Box 9
McKeesport, PA 15132
Ph: 412-664-1806
Fax: 412-664-0873

ARMSTRONG COUNTY

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

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

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

BEAVER COUNTY

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

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

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

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

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

BEDFORD COUNTY

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

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

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

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

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

BERKS COUNTY

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

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

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

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

BLAIR COUNTY

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

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

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

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

BRADFORD COUNTY

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

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

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

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

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

German Street
Post Office Box 389
Dushore, PA 18814
Ph: 570-928-9868
Fax: 570-928-8144

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

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

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

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

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

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

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

Community Development Corp. of
Frankford
4620 Griscom Street
Philadelphia, PA 19124
Ph: 215-744-2980
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: 215-583-5665
Fax: 215-864-2666

CCCS of Delaware Valley
Trevoze Corporate Center
4606 Street Road
Trevoze, 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: 724-282-7812

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

Credit Counselors of PA
401 West Street, Suite 206
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

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

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

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

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

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

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

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

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

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

CARBON COUNTY
EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
Ph: 570-622-1935
Fax: 570-622-0429

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

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

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

Commission on Economic Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-828-0510
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: 570-323-0587
Fax: 570-322-2197

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

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

CHESTER COUNTY

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

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

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

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-8556
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: 215-563-5685
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 Giscorn 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
Warminster, 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: 814-535-1613

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 Basis 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 16510
Ph: 814-898-0400
Fax: 814-898-1243

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
Ph: 814-459-4581
Fax: 814-458-0161

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

CUMBERLAND COUNTY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Community 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
Waynesboro, 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: 717-334-8328

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
Waynesboro, PA 15370
Ph: 724-852-2893
Fax: 724-827-7713

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
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Fax: 814-944-5747

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1 North Gate Square
2 Garden Center Drive
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Keystone Economic Development
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1954 Mary Grace Lane
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Ph: 814-535-6558
Fax: 814-539-1888

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

CCCS of Western Pennsylvania, Inc.
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Ph: 724-282-7812

JUNIATA COUNTY
CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
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Ph: 814-944-8100
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Weatherization Office
917 Mifflin Street
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Ph: 814-643-2343

LACKAWANNA COUNTY
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31 W. Market Street
Post Office Box 1127
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Ph: 570-821-0837
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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
Rennett 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
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Ph: 717-397-5182
Ph: 800-788-5062
Fax: 717-399-4127

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

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

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

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

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

Tabor Community Services, Inc.
439 E. King Street
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Ph: 800-822-0359
Fax: 570-829-1885 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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2138 Lincoln Street
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MERCER COUNTY

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MIFFLIN COUNTY

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Ph: 570-455-4994 - Hazelton
Fax: 570-455-6831 - 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
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Fax: 215-324-8753

Community Action Development Comm
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Fax: 215-963-9941

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Coatesville, PA 19320
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144 E. Dekalb Pike
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CCCS of Western Pennsylvania, Inc.
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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
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Weatherization Office
917 Mifflin Street
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Community Action Commission of The
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1514 Derry Street
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Cherry Hill, NJ 08002
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Housing Association of Delaware Valley
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Fax: 215-790-9132

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

Community Devel. Corp. of Frankford
Group Ministry
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Ph: 215-744-2990
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POTTER COUNTY
Northern Tier Community Action Group
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SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
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Fax: 610-375-7830

Commission on Economic Opportunity
of Luzerne Co.
163 Amber Lane
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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

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225 N. Centre Street
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Fax: 717-234-2227

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

SOMERSET COUNTY
Bedford-Fulton Housing Services
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Everett, PA 15537
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Fax: 814-623-7187

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Tableland Services Inc.
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17 Crafton Street
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Fax: 570-724-5783

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VENANGO COUNTY

Greater Erie Community Action
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1720 Holland Street
Erie, PA 16503
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Warren, PA 16365
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Fax: 814-723-0510

WASHINGTON COUNTY

Action Housing, Inc.

425 6th Avenue

Suite 950

Pittsburgh, PA 15219

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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-Hazler 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.
L205 Church Street
Winburne, PA 16879

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

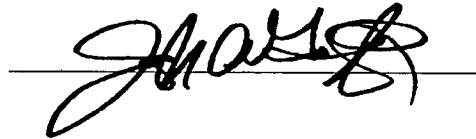
ACTION OF MORTGAGE
FORECLOSURE

Term
No. 2005-1085-CD

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.
m12:18:51 7.00
SEP 02 2005 2 Compl.
William A. Shaw Reinstated
Prothonotary/Clerk of Courts to
Shff
(62)

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
01/4/2006
DEC 02 2005
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

_____ Day of _____ 2005

So Answers,



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-CP**

**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 28 2005

KEYSTONE LEGAL SERVICES

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

Attest.

William L. Linn
Prothonotary/
Clerk of Courts

AVISO

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

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

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

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

PENNSYLVANIA BAR ASSOCIATION

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

KEYSTONE LEGAL SERVICES

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

**THIS FIRM IS A DEBT COLLECTOR AND WE ARE 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

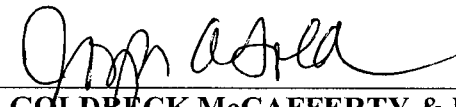
1. Plaintiff is THE BANK OF NEW YORK, AS TRUSTEE FOR CWABS 2002-1, 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The names and addresses of the Defendants are KELLY J. MORRIS, L205 Church Street, Winburne, PA 16879 and HARRY R. MORRIS, JR., L205 Church Street, Winburne, PA 16879, who are the 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/>
	\$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 teris 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

A handwritten signature in cursive script, reading "Michael D. Vestal", written over a horizontal line.

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
L205 Church Street
WINBURNE, 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 BECAME 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 92599-9048

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

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



0700113139

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



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

20050520-8LQPA1



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
WINBURNE, PA 16879-0336

Account No.: 228093
Property Address:
L205 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 PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S):	Harry R. Morris,
PROPERTY ADDRESS:	<u>L205 Church Street</u> <u>Winburne, PA</u> <u>228093</u>
LOAN ACCT. NO.:	
ORIGINAL LENDER:	
CURRENT LENDER/SERVICER:	<u>Countrywide Home Loans Servicing LP</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
Harry R. Morris,
L205 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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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:					<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 BECAME 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.

APPENDIX C

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

ADAMS COUNTY

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

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

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

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

ALLEGHENY COUNTY

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

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

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

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

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

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

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

Housing Opportunities
133 Seventh Street
Post Office Box 9
McKeesport, PA 15132
Ph: 412-664-1808
Fax: 412-664-0873

ARMSTRONG COUNTY

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

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

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

BEAVER COUNTY

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

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

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

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

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

BEDFORD COUNTY

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

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

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

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: 610-821-6932

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

BLAIR COUNTY

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

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

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

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

BRADFORD COUNTY

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

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

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

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

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

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

33 Walnut Street
Weissboro, 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: 215-663-5665
Fax: 215-664-2666

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: 724-282-7812

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

Credit Counselors of PA
401 Wood Street, Suite 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: 814-539-8335

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

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

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

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

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

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

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

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

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

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

Commission on Economic Opportunity of
Luzerne County
183 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 Basis Street
Williamsport, PA 17703
Ph: 570-323-6627
Fax: 570-323-6626

CHESTER COUNTY

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

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

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

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-8566
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
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
Warminster, 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: 814-535-1618

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: 724-465-6118

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 Basis 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 16510
Ph: 814-898-0400
Fax: 814-898-1243

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

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

CUMBERLAND COUNTY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ACCI
175 Stratford Avenue
Suite 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-JNFO
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
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Ph: 814-623-9129
Fax: 814-623-7187

CCCS of Western Pennsylvania, Inc.
912 South George Street
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Financial Counseling Services of Franklin
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Weatherization Office
917 Millin 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
Homeslead, PA 15120
Ph: 412-462-9962
Fax: 412-462-9964

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

HUNTINGDON COUNTY
Bedford-Fulton Housing Services
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CCCS of Western Pennsylvania, Inc.
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INDIANA COUNTY
CCCS of Western Pennsylvania, Inc.
1 North Gale 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
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827 Water Street, Box 187
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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
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Ph: 814-944-8100
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LACKAWANNA COUNTY
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31 W. Market Street
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Ph: 570-821-0837
Ph: 800-922-9537
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LANCASTER COUNTY
Community Housing Counselors,
Incorporated
Post Office Box 244
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Ph: 215-444-3682
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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
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Ph: 717-397-5182
Ph: 800-788-5062
Fax: 717-399-4127

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

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

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, 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
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225 North Centre Street
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Fax: 570-622-0429

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Fax: 570-455-5631 - Call before faxing
Ph: 570-838-4090 - Tunkhannock

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201 Basin Street
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Fax: 570-323-6626

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2138 Lincoln Street
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McKEAN COUNTY

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Fax: 814-898-1243

Northern Tier Community Action Group
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YMCA Building
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Butler, PA 16001
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MIFFLIN COUNTY

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Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

MONTGOMERY COUNTY

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

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

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

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

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

Community Housing Counselors Inc.
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Media, PA 19063
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Fax: 610-565-8567

Phila Council for Community Advmt
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Ph: 215-567-7803
Fax: 215-963-9941

American Credit Counseling Institute
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Coatesville, PA 19320
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144 E. Dekalb Pike
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Economic Opportunity Cabinet of Schuylkill
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225 North Centre Street
Pottsville, PA 17901
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Fax: 570-622-0429

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
Harrisburg, PA 17102
Ph: 717-541-1037
Fax: 717-541-4670

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

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

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
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Weatherization Office
917 Mifflin Street
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Ph: 814-643-2343

Community Action Commission of The
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1514 Derry Street
Harrisburg, PA 17104
Ph: 717-232-9757
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PHILADELPHIA COUNTY

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Fax: 215-864-2666

HACE

167 W. Allegheny
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Philadelphia, PA 19140
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Fax: 215-426-9122

Media Fellowship House

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Fax: 610-565-8567

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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 Watts 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
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PIKE COUNTY

CCCS of Northeastern Pennsylvania

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Suite 1
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Fax: 570-587-9134
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POTTER COUNTY

Northern Tier Community Action Group
135 West 4th Street
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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
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Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

**Economic Opport Cabinet of Schuylkill
Co.**

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CCCS of Lehigh Valley

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SNYDER COUNTY

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Urban League of Metropolitan

Harrisburg
2107 N. 6th Street
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Ph: 717-234-5925
Fax: 717-234-9459

SOMERSET COUNTY

Bedford-Fulton Housing Services

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Fax: 814-623-7187

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1 North Gate Square
2 Garden Center Drive
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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: 814-539-1888

CCCS of Western PA

219-A College Park Plaza
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Ph: 814-539-8335

SULLIVAN COUNTY

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31 W. Market Street

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The Trehab Center of Northeastern PA

185 Elmira Street
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Ph: 570-297-2101
Fax: 570-297-2799

17 Crafton Street

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

103 Warren Street

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

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Dushore, PA 18614
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Fax: 570-928-8144

931 Main Street

Honesdale, PA 18431
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Fax: 570-253-4817

7 Lake Avenue

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Monroeville, PA 18801
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Ph: 800-982-4045
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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

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

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

The Trehab Center of NE PA

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

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

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

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

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

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

WESTMORELAND COUNTY

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

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

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

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

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

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

199 Edison Street
Uniontown, PA 15101
Ph: 724-439-8939

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

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

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

WYOMING COUNTY

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

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
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7 Lake Avenue
Box 339
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Ph: 800-982-4045
Fax: 570-278-1889

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

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Ph: 570-724-5252
Fax: 570-724-5783

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Fax: 570-836-6332

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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-Handler 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-C**

**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. Shaw
Prothonotary/
Clerk of Courts

AVISO

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

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

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

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

PENNSYLVANIA BAR ASSOCIATION

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

KEYSTONE LEGAL SERVICES

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

THIS FIRM IS A DEBT COLLECTOR AND WE ARE 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.

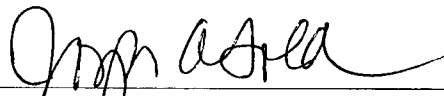
COMPLAINT IN MORTGAGE FORECLOSURE
I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED

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	
	\$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 teris 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



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
L205 Church Street
WINBURN, PA 16879

20050520-BLQPA1

1883 (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 BECAME 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

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



0700113139

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



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

20060520-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
WINBURNE, PA 16879-0336

Account No.: 228093
Property Address:
L205 Church Street
Winbume, PA
Current Servicer:
Countrywide Home Loans Servicing LP

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.

The names, addresses and phone numbers of Consumer Credit Counseling Agencies serving your County are listed at the end of this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call 1-717-780-1869).

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

LA NOTIFICACIÓN EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACIÓN OBTENGA UNA TRADUCCIÓN INMEDIATAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NÚMERO MENCIONADO ARRIBA. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S): Harry R. Morris,
PROPERTY ADDRESS: L205 Church Street
Winbume, PA
LOAN ACCT. NO.: 228093
ORIGINAL LENDER:
CURRENT LENDER/SERVICER: Countrywide Home Loans Servicing LP

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

Please write your account number on all checks and correspondence.

BLQPA1 2783 10/26/2004

Account Number: 228093-1
Harry R. Morris,
L205 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:

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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.

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 900
Pittsburgh, PA 15219
Ph: 412-391-1958
Ph: 412-281-2102
Ph: 800-792-2801
Fax: 412-391-4512

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

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

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

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

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

Housing Opportunities
133 Seventh Street
Post Office Box 9
McKeesport, PA 15132
Ph: 412-664-1808
Fax: 412-664-0873

ARMSTRONG COUNTY

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

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

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

BEAVER COUNTY

Action Housing, Inc.
425 6th Avenue
Suite 900
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: 412-664-1936
Fax: 412-664-0873

BEDFORD COUNTY

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

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

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

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: 717-622-1895
Fax: 717-622-0429

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

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

BLAIR COUNTY

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

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

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

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

BRADFORD COUNTY

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

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0897
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 Trahab 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 18814
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: 215-583-5665
Fax: 215-864-2668

CCCS of Delaware Valley
Treviso Corporate Center
4606 Street Road
Treviso, PA 19047
Ph: 215-583-5665

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
Warrminster, PA 18974
Ph: 215-444-9429
Fax: 215-956-6344

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CHESTER COUNTY

Acom Housing Corporation
848 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: 610-565-8566
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: 215-563-5685
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
Warminster, 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: 412-282-7612

CLEARFIELD COUNTY

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6556
Fax: 814-535-1268

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

Lycorning-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 Basis 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: 800-822-9537
Fax: 570-587-9134
Fax: 570-587-9135

CRAWFORD COUNTY

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

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
Ph: 814-868-0400
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 Lingestown Road
Harrisburg, PA 17102
Ph: 717-541-1757

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

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

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

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

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

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

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

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

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

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

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: 215-587-7803
Fax: 215-963-9941

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

ACCI
175 Stratford Avenue
Suite 1
Wayne, PA 19087
Ph: 610-971-2210
Fax: 610-887-7860

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: 412-391-1856
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
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1514 Derry Street
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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: 717-334-6326

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

CCCS of Western Pennsylvania, Inc.
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Financial Counseling Services of Franklin
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Weatherization Office
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Ph: 814-643-2343

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

Community Action Southwest
22 West High Street
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Fax: 724-627-7713

Mon-Valley Unemployed Committee
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Homestead, PA 15120
Ph: 412-462-9962
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CCCS of Western Pennsylvania, Inc.
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Greensburg, PA 15601
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CCCS of Western Pennsylvania, Inc.
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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: 814-535-6558
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
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827 Water Street, Box 187
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Ph: 724-465-2857
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CCCS of Western Pennsylvania, Inc.
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LACKAWANNA COUNTY
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Ph: 800-922-9537
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1400 Abington Executive Park
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LANCASTER COUNTY
Community Housing Counselors,
Incorporated
Post Office Box 244
Kermit Square, PA 19348
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Fax: 215-444-3178

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

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

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

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

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

Housing Opportunities of Beaver County
650 Corporation St.
Suite 207
Beaver, PA 15009
Ph: 724-728-7202
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LEBANON COUNTY
Economic Opportunity Cabinet of Schuylkill
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225 North Centre Street
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Fax: 570-622-0429

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Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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MIFFLIN COUNTY

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Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

MONTGOMERY COUNTY

Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
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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
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Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

Community Action Development Comm
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Fax: 610-277-2123

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Media, PA 19063
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Fax: 610-565-8567

Phila Council for Community Advmnt
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Fax: 215-983-9941

American Credit Counseling Institute
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Coatesville, PA 19320
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Urban League of Metropolitan Harrisburg
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Harrisburg, PA 17101
Ph: 717-234-5925
Fax: 717-234-9459

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
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Financial Counseling Services of Franklin
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Waynesboro, PA 17268
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Community Action Commission of The
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HACE
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Media Fellowship House
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CCCS of Delaware Valley
One Cherry Hill
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Cherry Hill, NJ 08002
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Housing Association of Delaware Valley
1500 Walnut Street
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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
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Fax: 215-744-2012

American Credit Counseling Institute
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Coatesville, PA 19320
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Ph: 610-971-2210
Fax: 610-255-4814

755 York Road
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POTTER COUNTY
Northern Tier Community Action Group
135 West 4th Street
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SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7856
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Commission on Economic Opportunity
of Luzerne Co.
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

Economic Opport Cabinet of Schuylkill
Co.
225 N. Centre Street
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SOMERSET COUNTY
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Somerset, PA 15501
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1954 Mary Grace Lane
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219-A College Park Plaza
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Fax: 570-297-2799

17 Grafton Street
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Ph: 570-724-5252
Fax: 570-724-5783

103 Warren Street
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German Street
Post Office Box 389
Dushore, PA 18814
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: 724-839-1290

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: 814-535-6568
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: 724-459-8939

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

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

Credit Counselors of PA
401 Wood Street
Suite 908
Pittsburgh, PA 15222
Ph: 412-338-8954
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: 570-455-4994 - 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 18814
Ph: 570-928-9668
Fax: 570-928-8144

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

YORK COUNTY

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

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

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

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

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

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., WINBURNE, 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

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., WINBURNE, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO HARRY 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 *Notice*
01/21/06 *Notice*
JAN 17 2006 *to Defs.*
Statement
William A. Shaw *to Atty*
Prothonotary/Clerk of Courts *of*
Atty pd
2000
62

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

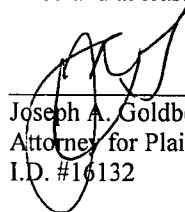
Interest - 02/19/2005 to 11/11/2005

Total

(Assessment of Damages attached)

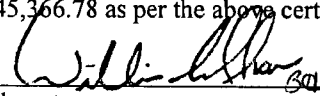
I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.

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

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**
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

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

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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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

CC-1

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 11/7/06

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

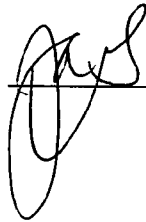
The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best 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.

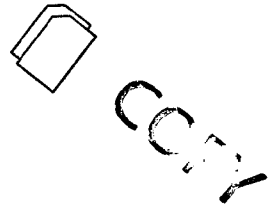
2. That Defendant is not in the Military or Naval Service of the United States or its Allies, or otherwise within the provisions of the Soldiers' and Sailors' Civil Relief Action of Congress of 1940 and its Amendments.

Date:

11/11/05

A handwritten signature in black ink, appearing to be "H. R. Morris, Jr.", written over a horizontal line.

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



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

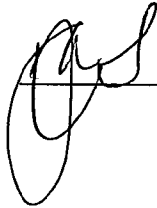
The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best 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 be "J. Morris", written over a horizontal line.

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

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

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

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**
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

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

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
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

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

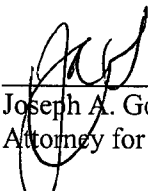
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2005-1085-CD

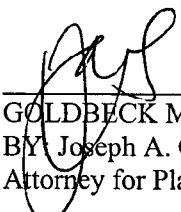
ORDER FOR JUDGMENT

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;



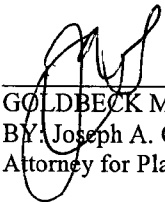
GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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, 2006 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

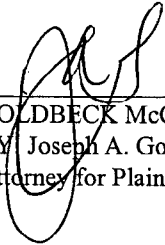
\$45,366.78

Interest from
02/19/2005 to
11/11/2005 at
9.8750%

(Costs to be added)

132.00

Prothonotary costs



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

FILED rec'd 6 writs
m/ 2:10 PM to shff w/ prep descri
JAN 17 2006
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))
L205 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.

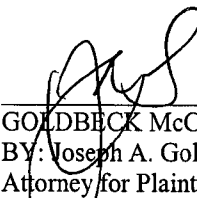
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

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

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)
L205 Church Street Winburne, PA 16879

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT \$45,366.78
INTEREST from \$
COSTS PAID: \$

PROTHY \$ 132.00
SHERIFF \$
STATUTORY \$
COSTS DUE PROTHY \$

Office of Judicial Support
Judg. Fee
Cr.
Sat.

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

ALL THAT CERTAIN 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

1095
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,


by 
CHESTER A. HAWKINS 
SHERIFF

FILED
018:39307
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/w
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)

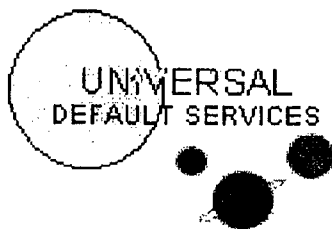
Plaintiff, by and through its attorney, David B. Fein, Esq., in support of its Motion for Substituted Service, represents as follows:

1. Plaintiff is the holder of a first mortgage upon the premises L205 Church Street, Winburne, PA, 16879 L205 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: L205 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:

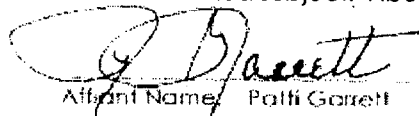
The County Voters Registration Office has no listing for Harry R. Morris, Jr..

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

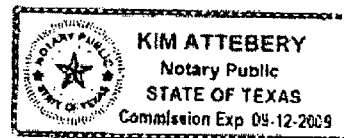
On 02/02/2006, I, Patti Garrett being duly sworn according to the law, deposes and says:
I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.


Affiant Name: Patti Garrett

Subscribed and sworn to before me.


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:

The County Voters Registration Office has no listing for Kelly J. Morris.

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

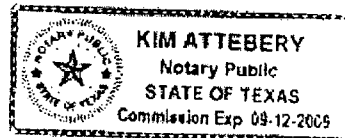
On 02/02/2006, I, Patti Garrett being duly sworn according to the law, deposes and says:
I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.

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. MORRIS
HARRY R. MORRIS

ADDRESS: 194 COALWARD STREET
WINBURN, PA 16879

P.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 a twice a week.
Mac have to serve by mail - House Empty.

194 Coalward Street is the 911 address for 4205 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.

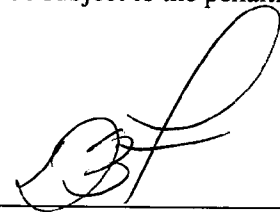
KELLY J. MORRIS and HARRY R. MORRIS, JR.
L205 Church Street
Winburne, PA 16879

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.

L205 Church Street

Winburne, PA 16879

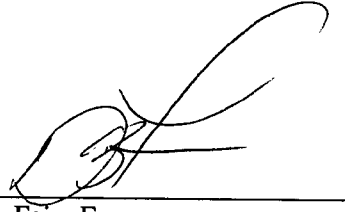
IN THE COURT OF COMMON PLEAS

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 TRUSTEE
FOR CWABS,

Plaintiff

vs.

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

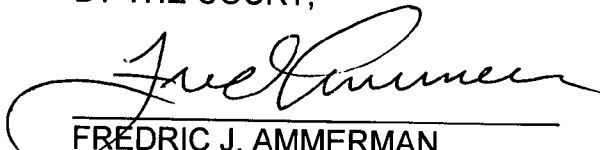
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*
*
*

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

FILED 300
01/10:54/61 Amy Fein
FEB 10 2006 60

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
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,

BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

7005 0390 0002 0836 2157

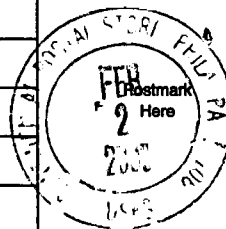
U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

Clearfield

Postage	\$ 0.39
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64



Sent To CWD 04808 4/7

MORRIS, KELLY J.
Street, Apt. No.,
or PO Box No. L205 Church Street
City, State, ZIP+4 Winburne, PA 16879

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.

75002 5002 0680 2000 9680 2461

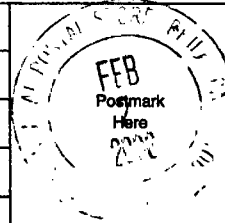
CERTIFIED MAIL™ RECEIPT

(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)		4.54
Total Postage & Fees	\$	



CWD-4804 4/7

Sent To	
MORRIS, JR., HARRY	
Street, Apt. No., or PO Box No.	194 Coalward Street
City, State, ZIP+4	Winburne, PA 16879

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)

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- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

IMPORTANT: Save this receipt and present it when making an inquiry. Internet access to delivery information is not available on mail addressed to APOs and FPOs.

7005 0390 0002 0836 2140

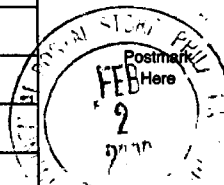
CERTIFIED MAIL RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

Postage	\$ 6.39
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	4.64
Total Postage & Fees	\$



CWD-04808 4/7

Sent To

MORRIS, KELLY J.

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

L205 Church Street

City, State, ZIP+4

Winburne, PA 16879

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.

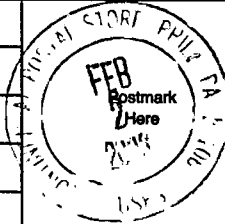
7005 0390 0002 0836 2072

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	\$ 0.39
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., or PO Box No.	L205 Church Street
City, State, ZIP+4	Winburne, PA 16879

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:

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IMPORTANT: Save this receipt and present it when making an inquiry.
Internet access to delivery information is not available on mail addressed to APOs and FPOs.

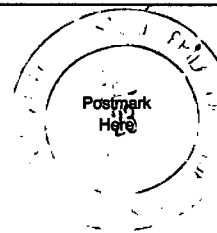
7005 0390 0002 0835 9140

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



Sent To	
CWD-4804 4/7/06	
Street, Apt. No., or P.O. Box No.	HARRIS, JR., HARRY
City, State, ZIP+4	194 Coalward Street Wilmington, DE 19809

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:

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IMPORTANT: Save this receipt and present it when making an inquiry. Internet access to delivery information is not available on mail addressed to APOs and FPOs.

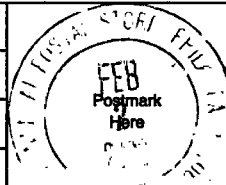
7005 0390 0002 0836 2133 E

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	\$ 0.39
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64



Sent To	CWB-4804-4/7
MORRIS, HARRY R. JR.	
Street, Apt. No., or PO Box No.	L205 Church Street
City, State, ZIP+4	Windburne, PA 16879

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:

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IMPORTANT: Save this receipt and present it when making an inquiry. Internet access to delivery information is not available on mail addressed to APOs and FPOs.

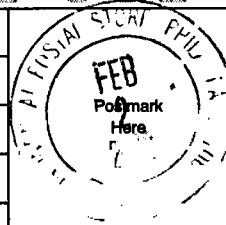
7005 0390 0002 0836 2065

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	\$ 0.39
Certified Fee	Yes
Return Receipt Fee (Endorsement Required)	Yes
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.64



Sent To	CWD-4804 417
MORRIS, HARRY R. JR.	
Street, Apt. No., or PO Box No.	L205 Church Street
City, State, ZIP+4	Winburne, PA 16879

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:

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- Certified Mail is *not* available for any class of international mail.
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IMPORTANT: Save this receipt and present it when making an inquiry. Internet access to delivery information is not available on mail addressed to APOs and FPOs.

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

Check type of mail or service:

Certified
COD
Delivery Confirmation
Express Mail
Insured
Recorded Delivery (International)
Registered
Return Receipt for Merchandise
Signature Confirmation

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

Postmark and
Date of Receipt

Article Number

Addressee (Name, Street, City, State, & ZIP Code)

Postage

Fee

Handling
Charge

Actual Value
if Registered

Insured
Value

Due Sender
if COD

DC
Fee

SC
Fee

SH
Fee

RD
Fee

RR
Fee

1. 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)

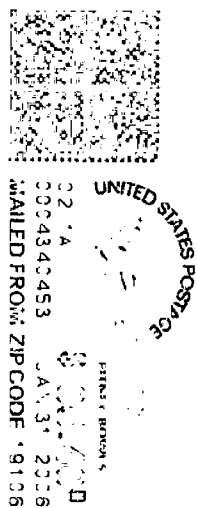
See Privacy Act Statement on Reverse

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

CWD-4804

Complete by Typewriter, Ink, or Ball Point Pen

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



Clearfield

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

Check type of mail or service:

☐ Certified
☐ COD
☐ Delivery Confirmation
☐ Express Mail
☐ Insured
☐ Recorded Delivery (International)
☐ Registered
☐ Return Receipt for Merchandise
☐ Signature Confirmation

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

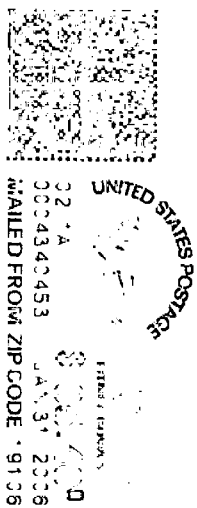
Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value If Registered	Insured Value	Due Sender If COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830											
2.	PA DEPARTMENT OF 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)

CWD-4804

Complete by Typewriter, Ink, or Ball Point Pen

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



Clearfield

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

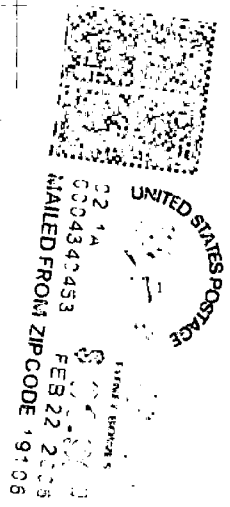
Check type of mail or service:

- ☐ Certified
- ☐ COD
- ☐ Delivery Confirmation
- ☐ Express Mail
- ☐ Insured
- ☐ Recorded Delivery (international)
- ☐ Registered
- ☐ Return Receipt for Merchandise
- ☐ Signature Confirmation

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

Postmark and
 Date of Receipt

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	KELLY J. MORRIS PO BOX 336 194 COALWARD STREET WINBURNE, PA 16879											
2.	HARRY R. MORRIS, JR. PO BOX 336 194 COALWARD STREET WINBURNE, PA 16879											
3.												
4.												
5.												
6.												
7.												
8.												
Total Number of Pieces Listed by Sender 2		Total Number of Pieces Received at Post Office 2		Postmaster, Per (Name of receiving employee)								



See Privacy Act Statement on Reverse

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

CWD-4804

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

Complete by Typewriter, Ink, or Ball Point Pen

Clearfield

USA-0721

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

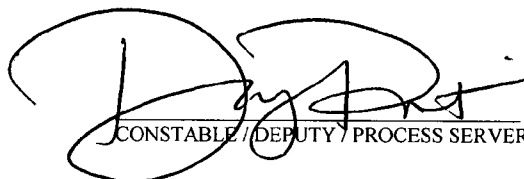
___ Moved ___ Unknown ___ No Answer ___ Vacant ___ Other: _____

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



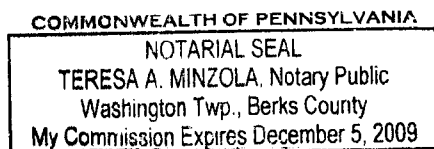
CONSTABLE / DEPUTY / PROCESS SERVER

44059

Sworn to and subscribed
before me this **28th** day
of **Feb** 2006.



Notary Public



USA-0721

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY PENNSYLVANIA
THE BANK OF NEW YORK

(Petitioner) Plaintiff

VS.

KELLY J. MORRIS
HARRY R. MORRIS, JR.
(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: **HARRY R. MORRIS, JR.**

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:

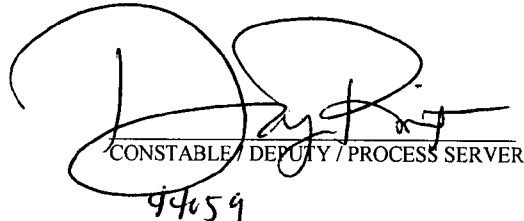
___ Moved ___ Unknown ___ No Answer ___ Vacant ___ Other: _____

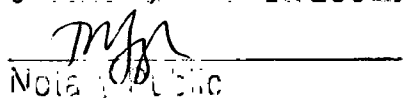
Service was attempted on the following dates and times:

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
94659

Served on _____
before _____ 28 _____
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 TRUSTEE
FOR CWABS,

Plaintiff

vs.

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

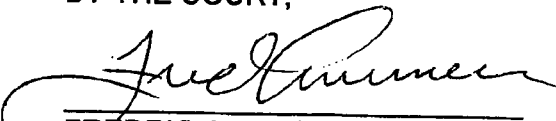
*
*
*
*
*
*

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.

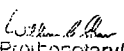
BY THE COURT,


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

•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
01:46 PM
APR 20 2006
WJ

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


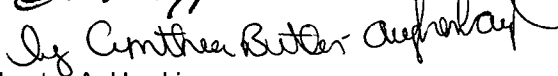
SHERIFF HAWKINS \$262.06

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,



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

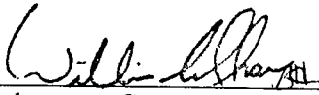
Interest From 02/19/2005
Through 11/11/2005

(Costs to be added)

Prothonotary costs

132.00

Dated: 1/17/06


Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy _____

Received January 18, 2006 @ 11:10 am
Chastar A. Hanks
By Cynthia Butler-Deighton

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)

L205 Church Street Winburne, PA 16879

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$45,366.78
INTEREST from	\$
COSTS PAID:	
PROTHY	\$ 132.00
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY	\$

Office of Judicial Support
Judg. Fee
Cr.
Sat.

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

ALL THAT CERTAIN 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:

RDR	15.00
SERVICE	15.00
MILEAGE	17.80
LEVY	15.00
MILEAGE	17.80
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	15.46
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	15.00
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$262.06

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	29.00
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$29.00

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	45,366.78
INTEREST @ %	0.00
FROM TO 04/07/2006	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$45,406.78
COSTS:	
ADVERTISING	252.64
TAXES - COLLECTOR	83.35
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	29.00
SHERIFF COSTS	262.06
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	132.00
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 DIVISION

THE BANK OF NEW YORK, AS TRUSTEE
FOR CWABS,

Plaintiff

vs.

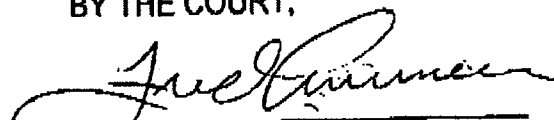
KELLY J. MORRIS and HARRY R. MORRIS, JR.,
Defendants

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.

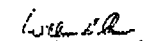
BY THE COURT,


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.


Notary Public
Clearfield County

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 X HARRY R. MORRIS, JR. ☐ Agent ☐ Addressee
B. Received by (Printed Name) HARRY R. MORRIS, JR. C. Date of Delivery 2-24-06
D. Is delivery address the same as item 1? ☐ Yes ☐ No
If YES, enter delivery address:

WINBURNE, PA 16879
FEB 24 2006

3. Service Type USPS
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.
4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number 7005 0390 0003 7235 2428

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

7005 0390 0003 7235 2428

**U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT**
(Domestic Mail Only; No Insurance Coverage Provided)

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

WINBURNE, PA 16879

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

0830
07 Postmark
Here

02/23/2006

Sent To
Street, Apt. No.,
or PO Box No.
City, State, ZIP+4
HARRY R. MORRIS, JR.
L205 CHURCH STREET A/K/A
194 COALWARD STREET
WINBURNE, PA 16879

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:

KELLY J. MORRIS
1205 CHURCH STREET A/K/A
194 COALWARD STREET
WINBURNE, PA 16879

2. Article Number
(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

7005 0390 0003 7235 2411

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

[Signature]

☐ Agent
☐ Addressee

B. Received by (Printed Name)

HALEY E WOODS

C. Date of Delivery

2-24-06

D. Is delivery address different from above?

If YES, enter delivery address below.

FEB 24 2006

3. Service Type

☒ Certified Mail

☐ Registered

☐ Insured Mail

4. Restricted Delivery? (Extra Fee)

☐ Yes



**U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT**

(Domestic Mail Only; No Insurance Coverage Provided)

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

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

KELLY J. MORRIS
1205 CHURCH STREET A/K/A
194 COALWARD STREET
WINBURNE, PA 16879

PS Form 3800, June 2002

See Reverse for Instructions

1142 5E22 E000 06E0 5002