

05-1194-CD
American General vs Jack Reiter et al

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2005-1194-CD

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005- 1194-CV
*
* COMPLAINT
*
*
* FILED ON BEHALF OF PLAINTIFF:
* AMERICAN GENERAL CONSUMER
* DISCOUNT COMPANY, INC.
*
*
* ATTORNEY FOR PLAINTIFF:
* MICHAEL A. SOSSONG, ESQUIRE
* 3133 NEW GERMANY ROAD
* SUITE NO. 59, MINI MALL
* EBENSBURG, PA 15931
* TEL. NO. (814) 472-7160
* SUPREME CT. I.D. NO. 43957

FILED *ber*
AUG 11 2005
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William A. Shaw
Prothonotary/Clerk of Courts
2 Ctrs to Shcr
2 Ctrs to Atm

AMERICAN GENERAL CONSUMER
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N O T I C E

You have been sued in court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this 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 claimed 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, 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.

David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone: (814) 765-2641 ext. 5982

BY: 
MICHAEL A. SOSSONG, ESQUIRE

AMERICAN GENERAL CONSUMER
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COMPLAINT

AND NOW, comes the Plaintiff, American General Consumer Discount Company, by and through its attorney, Michael A. Sossong, Esquire, and files the following Complaint upon which the following is a concise summary.

1. The Plaintiff, American General Consumer Discount Company, Inc., a Pennsylvania corporation organized and existing under the laws of the United States, hereinafter "Plaintiff", has a principal place of business located at 2720 Old Route 220 North, Plank Road Commons, Altoona, Blair County, Pennsylvania 16601-9330.

2. The Defendant, Jack A. Reiter, an adult individual, hereinafter "Defendant", has a last known address of 1005 Plateau Avenue, Altoona, Blair County, Pennsylvania 16602.

3. The Defendant, Wanda M. Reiter, an adult individual, hereinafter "Defendant", has a last known address of 1005 Plateau Avenue, Altoona, Blair County, Pennsylvania 16602.

4. On July 20, 2000, Defendants jointly and severally, made, executed and delivered a Mortgage and Note on the hereinafter described premises to the Plaintiff, in the original amount of \$37,082.86. The Mortgage was recorded in the Office of Recorder of Deeds, in and for Clearfield County, Pennsylvania on July 27, 2000, in Mortgage Book Volume 2000, Page 10722, and payable as provided for in the Mortgage and Note.

True and correct copies of the aforementioned Mortgage and Note are attached hereto, incorporated by reference herein and marked for identification purposes collectively as Plaintiff's Exhibit "1".

5. As collateral security for the Mortgage and Note, Defendants granted to American General Consumer Discount Company, Inc., a mortgage upon certain real estate situate in the Village of Janesville, Township of Gulich, County of Clearfield, and Commonwealth of Pennsylvania described in the mortgage as well as the deed as follows:

ALL those certain pieces or parcels of land situate in the Village of Janesville, Gulich Township, Clearfield County, Commonwealth of Pennsylvania bounded and described as follows, together with all improvements thereon:

BEING Lot No. 48 in the plot of said Village of Janesville, the same being a lot fifty (50) feet by two hundred (200) feet. It being a part of a larger piece of ground conveyed to Ella Mountz by Guela Flynn, Executrix of Mary E. Flynn, by deed dated January 6, 1910 and recorded in Clearfield County, Commonwealth of Pennsylvania in Deed Book 185, Page 138.

HAVING ERECTED THEREON a dwelling.

BEING those same pieces or parcels of land title to which became vested in Jack Reiter and Wanda Reiter, husband and wife, by Deed of Mark R. Zimmerman and Mary T. Zimmerman, husband and wife, dated July 18, 2000 and recorded July 27, 2000 in the Office of the Recorder of Deeds in and for Clearfield County, Pennsylvania, in Deed Book Volume 2000, Page 10721 for the consideration of \$37,000.00.

BEING FURTHER IDENTIFIED as Tax Map No. 118-K16-508-00021 and Control No. 118-038972.

A true and correct copy of the deed to Defendant is attached hereto, incorporated by reference herein and marked for identification purposes as Plaintiff's Exhibit "2".

6. On December 20, 2004, Defendants defaulted on the Mortgage and Note, in that they failed and refused and continue to fail and refuse to make the contractually required payments to Plaintiff of \$418.69 per month.

7. The Mortgage and Note are in default because:

(a) Principal thereof became due and payable on December 20, 2004, and by the terms of the Mortgage and Note, is collectible forthwith;

(b) Interest Payments on the Mortgage and Note, due on December 20, 2004, are due and have not yet been paid; and by the terms of the Mortgage and Note, upon default of such payments of interest for a period of thirty (30) days after any such payments are due, the whole of the principal and interest thereon is immediately due and payable.

8. Pursuant to the terms of the Mortgage and Note, Plaintiff has the right in the event of default in payment of the sums due therein, to declare and demand the entire amount due and owing, and require payment in full. Plaintiff also demands reasonable counsel fees and costs incurred by Plaintiff to enforce collection against the Defendants.

9. The following amounts are due on the Mortgage and Note:

Balance due as of 07/20/05	\$35,607.06
Interest through 07/20/05	\$ 196.98
Late charges as of 07/20/05	\$ 0.00
Attorney's fees	<u>\$ 2,000.00</u>
TOTAL DUE	\$37,804.04 together with interest, costs and additional attorney's fees, hereafter incurred.

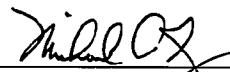
10. A Notice of Intention to Foreclose Mortgage pursuant to the requirements of 41 P.S. § 403(a), also known as Act 6, dated March 9, 2005, and a Notice of the Homeowner's Emergency Mortgage Assistance Act of 1983, pursuant to the requirements of 35 P.S. § 1680.401c – 1680.411c, also known as Act 91, dated March 9, 2005, were mailed to Defendants by first class, United States Mail, certified, return receipt requested on March 9, 2005.

True and correct copies of the Notices, Certified Mail Receipts, and Return Receipts are attached hereto, incorporated by reference herein and marked for identification purposes collectively as Plaintiff's Exhibit "3".

11. As a result of the Defendants' default in making the payments required by the Mortgage and Note, and due to the expiration of the time periods provided for in Act 6 and Act 91, Plaintiff hereby declares and demands the entire amount due and owing.

WHEREFORE, Plaintiff demands Judgment against Defendants, jointly and severally, for foreclosure and sale of the mortgaged premises in the amount of \$37,804.04, together with interest, costs and additional attorney's fees, hereafter incurred, until the obligation is paid in full.

Respectfully submitted,

By: 
Michael A. Sosong, Esquire
Attorney for Plaintiff
3133 New Germany Road
Suite 59, Mini Mall
Ebensburg, Pennsylvania 15931
(814) 472-7160
Supreme Court I.D. No. 43957

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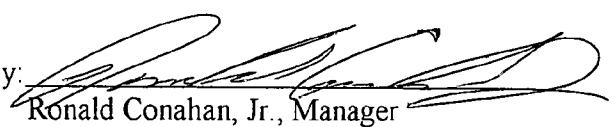
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I, RONALD CONAHAN, JR., Manager of Plaintiff, American General Consumer
Discount Company, verify that the statements made in the foregoing COMPLAINT are true and
correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S.
Section 4904, relating to unsworn falsification to authorities.

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY

Dated: 5-4-05

By: 
Ronald Conahan, Jr., Manager

KAREN L. STARCK
REGISTER AND RECORDER
(CLEARFIELD COUNTY
Pennsylvania

RECORDED ON
JUL 27, 2000
8:51:56 AM

INSTRUMENT NUMBER
200010722

RECORDING FEES - \$15.00
RECORDER \$1.00
COUNTY IMPROVEMENT \$1.00
JND \$1.00
RECORDER \$1.00
IMPROVEMENT FUND \$1.00
TAX WRT TAX \$1.00

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE entered into this 20 day of JULY 2000 between AMERICAN GENERAL CONSUMER DISCOUNT CO., INC herein called "Mortgagors", and place of business at 2720 OLD RT 220 NORTH ALTOONA, PA 16601 herein called "Mortgagee". WITNESSETH, that to secure payment by Mortgagors of a Promissory Note of even date herewith, in the principal amount of \$ 37082.86, together with interest thereon computed on unpaid principal balances from time to time outstanding (and/or any renewal, refinancing or extension thereof) and all other obligations of Mortgagors under the terms and provisions of this Mortgage, Mortgagors do by these presents sell, grant and convey to Mortgagee, ALL the following described real estate situated in TOWNSHIP (City)(Borough)(Township) of GULICH, County of CLEARFIELD, Commonwealth of Pennsylvania, described as follows:

(Insert legal description of mortgaged premises)

'ALL THAT CERTAIN PROPERTY SITUATED IN THE TOWNSHIP OF GULICH IN THE COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA, BEING MORE FULLY DESCRIBED IN A FEE SIMPLE DEED DATED 08/30/1995 AND RECORDED 08/31/1995, AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, IN VOLUME 1700 PAGE 492

Being premises conveyed to said Mortgagors by Deed of Conveyance duly recorded in the office of the Recording of Deeds in said County in Deed Book No. 1700 Page 492, as said premises are therein described.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate in this Mortgage is on a leasehold) are hereinafter referred to as the "Property".

Mortgagor covenants that Mortgagor is lawfully seized of the estate hereby conveyed and has the right to grant, bargain, mortgage and convey the property, and that the Property is unencumbered, except for encumbrances of record. Mortgagor covenants that Mortgagor warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

PROVIDED, HOWEVER, that if the Note and all sums secured by this Mortgage are paid in full, and Mortgagor performs all of the covenants and agreements of this Mortgage, then and in such event, this Mortgage and any estate or lien hereby granted, together with the Note, shall cease, determine, and become void.

MORTGAGE COVENANTS.

Mortgagor and Mortgagee covenant and agree as follows:

1. **Payment of Principal and Interest.** Mortgagor shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges (if any) as provided in the Note.

2. **Taxes, Assessments, and Charges.** Mortgagor shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain priority over this Mortgage, and leasehold payments or ground rents, if any.

3. **Application of Payments.** Unless applicable law provides otherwise, Mortgagee will first apply payments received, whether or not delinquent, in the following order: (1) to any applicable credit insurance premium, (2) to any applicable late charges, (3) to any applicable prepayment penalties, (4) to any interest that has accrued, and finally (5) to the unpaid balance of principal.

4. **Prior Mortgagors and Deed of Trust; Charges; Liens.** Mortgagor shall perform all of Mortgagor's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Mortgagor's covenants to make payments when due.

5. **Hazard Insurance.** Mortgagor shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Mortgagor subject to approval by Mortgagee; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Mortgagee and shall include a standard mortgage clause in favor of and in a form acceptable to Mortgagee. Mortgagee shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, Mortgagor shall give prompt notice to the insurance carrier and Mortgagee. Mortgagee may make proof of loss if not made promptly by Mortgagor.

If the Property is abandoned by Mortgagor, or if the Mortgagor fails to respond to Mortgagee within 30 days from the date notice is mailed by Mortgagee to Mortgagor that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Mortgagee's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. **Preservation and Maintenance of Property; Leasehold; Condominiums; Planned Unit Developments.** Mortgagor shall keep the Property in good repair and shall not commit waste or permit demolition, impairment, or deterioration of the Property and shall comply with the provisions of any Mortgagor's obligations under the declaration and covenants creating and governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. **Protection of Lender's Security.** If Mortgagor fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding (including, but not limited to, any bankruptcy proceeding) is commenced which materially affects Mortgagee's interest in the Property, then Mortgagee, at Mortgagee's option, upon notice to Mortgagor, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Mortgagor shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Mortgagor's and Mortgagee's written agreement.

Any amounts disbursed by Lender pursuant to this Paragraph 7, at the rate of 12% per annum, shall become additional indebtedness of Mortgagor secured by this Mortgage. Unless Mortgagor and Mortgagee otherwise agree in writing, such amounts shall be payable upon notice from Mortgagee to Mortgagor requesting payment thereof. No action or proceeding by Lender shall require Mortgagee to incur any expense or take any action hereunder.

EXHIBIT

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Mortgagee shall give Mortgagor notice prior to any such inspection specifying reasonable cause therefor related to Mortgagee's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Mortgagee, subject to the terms of this Mortgage.

10. **Mortgagor Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Mortgagee to any successor in interest of Mortgagor shall not operate to release, in any manner, the liability or refuse to extend time for payment or otherwise modify amortization of the sums secured by this mortgage by reason of any demand made by the original Mortgagor or Mortgagor's successors in interest. Any forbearance by Mortgagee in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements herein contained shall bind, and hereof. All covenants and agreements of Mortgagor shall be joint and several. Any Mortgagor who co-signs this Mortgage, but does not execute the Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Mortgagor hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Mortgagor's consent and without releasing that Mortgagor or modifying this Mortgage as to the Mortgagor's interest in the Property.

12. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Mortgagor provided for in this such other address as Mortgagor may designate by notice to Mortgagee as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Mortgagor as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or Mortgagee when given in the manner designated herein.

13. **Governing Law; Severability.** The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located, except that if the Note specifies the law of a different jurisdiction as governing, such law shall be the applicable law governing the interest rate. Mortgagor shall be given by delivering it or by mailing such notice by regular mail addressed to Mortgagor at the Mortgagor's address stated herein or at such other address as Mortgagor may designate by notice to Mortgagee as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Mortgagor as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagor or Mortgagee when given in the manner designated herein.

14. **Mortgagor's Copy.** Mortgagor shall be furnished with and acknowledges receipt of a conformed copy of the Note and of this Mortgage at the time of execution or after recordation thereof.

15. **Rehabilitation Loan Agreement.** Mortgagor shall fulfill all of Mortgagor's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Mortgagor enters into with Mortgagee. Mortgagee, at Mortgagee's option, may require Mortgagor to execute and deliver to Mortgagor, in a form acceptable to Mortgagee, an assignment of any rights, claims or defenses which Mortgagor may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. **Transfer of the Property or a Beneficial Interest in Mortgagor.** If all or any part of the Property or any interest in it is sold or transferred (or if may at its option, require immediate payment in full of all sums secured by this Mortgage). However, this option shall not be exercised by Mortgagee if exercise is prohibited by federal law as of the date of this Mortgage.

If Mortgagee exercises this option, Mortgagee shall give Mortgagor notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Mortgagor must pay all sums secured by this Mortgage. If Mortgagor fails to pay these sums prior to the expiration of this period, Mortgagee may invoke any remedies permitted by this Mortgage without further notice or demand on Mortgagor.

17. **Acceleration; Remedies.** Upon Mortgagor's breach of any covenant or agreement of Mortgagor in the Note or this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Mortgagee, after notice of intention to foreclose and opportunity to cure as provided by law, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees and costs of abstracts, title reports, and documentary evidence.

18. **Assignment of Rents; Appointment of Receiver; Mortgagee in Possession.** As additional security hereunder, Mortgagor hereby assigns to Mortgagee the rents of the Property, provided that Mortgagor shall, prior to acceleration under Paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under Paragraph 17 hereof or abandonment of the Property, Mortgagee, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the Lender or the Receiver shall be applied first to payment of the cost of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. Mortgagee and the receiver shall be liable to account only for those rents actually received.

19. **Release.** Upon payment of all sums secured by this Mortgage, Mortgagee shall satisfy or release this Mortgage without charge to Mortgagor. Mortgagor shall pay all costs of recordation, if any.

20. **Interest Rate after Judgment.** Mortgagor agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the highest rate permitted by law, not to exceed the Note rate.

21. **Waiver of Exemptions.** To the extent permitted by law, Mortgagor hereby waives and transfers to Mortgagee any exemption rights permitted under applicable state or federal law with respect to the Property.

22. **Lender's Call Option.** [] (if checked) Notwithstanding any provisions to the contrary contained in the Note, Mortgagor hereby covenants and agrees that the Mortgagee shall have the right, at its sole option, to declare the entire outstanding principal balance of the loan evidenced by the Note and accrued interest thereon to be due and payable in full on a date not less than _____ () years from the date of the Note, except that Mortgagee, if it exercises such call option, shall send Mortgagor written notice thereof at least ninety (90) days (but not more than one-hundred and twenty (120) days) prior to such accelerated loan maturity date. The written notice to Mortgagor from Mortgagee will set forth therein the Mortgagee's accelerated maturity date for the loan.

IN WITNESS WHEREOF, the said Mortgagors have signed this Mortgage, with seal(s) affixed, on the date first above written.

Signed, Sealed and Delivered in the Presence of

Wanda Reiter

Witness

(SEAL)

COMMONWEALTH OF PENNSYLVANIA)

) SS)

COUNTY OF BLAIR)

(SEAL)

On this the 20 day of JULY 2000 before me THOMAS E. STETTER JR.

the undersigned officer, personally appeared JACK REITER AND WANDA REITER known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that THEY have executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.

Official Seal

Thomas E. Stetter Jr., Notary Public

Allegheny Twp., Blair County

My Commission Expires Dec. 11, 2003

Title of Officer

Thomas E. Stetter Jr.

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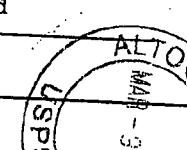
Title of Officer

My Commission Expires Dec. 11, 2003

Title of Officer

LUZERNE COUNTY	PERRY COUNTY
<p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 	<p>CCCS of Western Pennsylvania, Inc.</p> <ol style="list-style-type: none"> 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 or (800) 822-0359 FAX (570) 829-1665 -- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX # (717) 455-563 -- CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK
<p>Comm on Economics Opportunity of Luzerne Co</p> <ol style="list-style-type: none"> 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 or (800) 822-0359 FAX (570) 829-1665 -- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX # (717) 455-563 -- CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK 	<p>Financial Counseling Services of Franklin</p> <ol style="list-style-type: none"> 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
<p>EOC of Schuylkill County</p> <ol style="list-style-type: none"> 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429 	<p>Urban League of Metropolitan Harrisburg</p> <ol style="list-style-type: none"> 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 -- FAX (717) 234-9459
<p>LYCOMING COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 201 Basin Street Williamsport, PA 17703 (570) 323-6627 -- FAX (570) 323-6626 <p>Lycoming-Clinton Counties Commission for Community Action (STEP)</p> <ol style="list-style-type: none"> 2138 Lincoln Street, P.O. Box 1328 Williamsport, PA 17703 (717) 326-0587 -- FAX (570) 322-2197 	<p>Montgomery County</p> <p>Acorn Housing Corporation</p> <ol style="list-style-type: none"> 846 N. Broad St. Philadelphia, PA 19130 (215) 765-1221 -- FAX (215) 765-1427 <p>Northwest Counseling Service</p> <ol style="list-style-type: none"> 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 -- FAX (215) 324-8753 <p>CCCS of Delaware Valley</p> <ol style="list-style-type: none"> Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown, PA 19401 (215) 563-5665 <p>Community Action Development Comm</p> <ol style="list-style-type: none"> 113 E. Main Street Norristown, PA 19401 (610) 277-6363 -- FAX (610) 277-2123 <p>CCCS of Delaware Valley</p> <ol style="list-style-type: none"> 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 -- FAX (215) 864-2666 <p>Community Housing Counselors, Inc.</p> <ol style="list-style-type: none"> P. O. Box 244 Kennett Square, PA 19348 (215) 444-3682 -- FAX (215) 444-8243 <p>Media Fellowship House</p> <ol style="list-style-type: none"> 302 S. Jackson Street Media, PA 19063 (610) 565-0846 -- FAX (610) 565-8567 <p>Philadelphia Council For Community Advmnt</p> <ol style="list-style-type: none"> 100 N. 17th St. Suite 600 Philadelphia, PA 19103 (215) 567-7803 -- FAX (215) 963-9941 <p>American Credit Counseling Institute</p> <ol style="list-style-type: none"> 845 Coates St. Coatesville, PA 19320 (888) 212-6741 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- FAX (610) 265-4814. 755 York Rd, Suite 103 Warrminster, PA 18974 (215) 444-9429 -- FAX (215) 956-6344
<p>MCKEAN COUNTY</p> <p>John F. Kennedy Center, Inc.</p> <ol style="list-style-type: none"> 2021 East 20th Street Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243 <p>Northern Tier Comm. Action Corp.</p> <ol style="list-style-type: none"> P. O. Box 389, 135 W. 4th St. Emporia, PA 15834 (814) 486-1161 -- FAX (814) 486-0825 	<p>Philadelphia</p> <p>Acorn Housing Corporation</p> <ol style="list-style-type: none"> 846 N. Broad St. Philadelphia, PA 19130 (215) 765-1221 -- FAX (215) 765-1427 <p>Northwest Counseling Service</p> <ol style="list-style-type: none"> 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 -- FAX (215) 324-8753 <p>CCCS of Delaware Valley</p> <ol style="list-style-type: none"> 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 -- FAX (215) 864-2666 One Cherry Hill, Suite 215 Cherry Hill, NJ 08002 (215) 563-5665 <p>HACE</p> <ol style="list-style-type: none"> 167 W. Allegheny, 2nd FL. Philadelphia, PA 19140 (215) 426-8025 -- FAX (215) 426-9122 <p>Housing Assoc. of Delaware Valley</p> <ol style="list-style-type: none"> 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 (215) 545-6010 -- FAX (215) 790-0132 658 North Watts Street Philadelphia, PA 19123 (215) 978-0224 -- FAX (215) 765-7614 <p>Media Fellowship House</p> <ol style="list-style-type: none"> 302 S. Jackson St. Media, PA 19063 (610) 565-0846 -- FAX (610) 565-8567 <p>PCCA</p> <ol style="list-style-type: none"> 100 N. 17th St. Suite 600 Philadelphia, PA 19103 (215) 567-7803 -- FAX (215) 963-9941 <p>Community Devel. Corp of Frankford Group Ministry</p> <ol style="list-style-type: none"> 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 -- FAX (215) 744-2012 <p>American Credit Counseling Institute</p> <ol style="list-style-type: none"> 845 Coates St. Coatesville, PA 19320 (888) 212-6741 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- FAX (610) 265-4814 755 York Rd, Suite 103 Warrminster, PA 18974 (215) 444-9429 -- FAX (215) 956-6344
<p>MERCER COUNTY</p> <p>Shenango Valley Urban League, Inc.</p> <ol style="list-style-type: none"> 601 Indiana Ave. Ferrell, PA 16121 (724) 981-5310 <p>CCCS of Western Pennsylvania, Inc.</p> <ol style="list-style-type: none"> YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812 	<p>Montour County</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915
<p>MIFFLIN COUNTY</p> <p>CCCS of Western Pennsylvania, Inc.</p> <ol style="list-style-type: none"> 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747 <p>Weatherization Office</p> <ol style="list-style-type: none"> 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343 <p>CCCS of Northeast PA</p> <ol style="list-style-type: none"> 1631 S. Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 -- FAX (814) 238-3669 	<p>Northampton County</p> <p>CCCS of Lehigh Valley</p> <ol style="list-style-type: none"> 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 (717) & (814) ONLY -- FAX (610) 821-8932 <p>Northumberland County</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 201 Basin Street Williamsport, PA 17703 (570) 323-6627 -- FAX (570) 323-6626 <p>Economic Opportunity Cabinet of Schuylkill Co</p> <ol style="list-style-type: none"> 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429
<p>MONROE COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 9 South 7th Street Stroudsburg, PA 18360 (570) 420-8980 or (800) 922-9537 FAX (570) 420-8981 	<p>Pike County</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 9 South 7th Street Stroudsburg, PA 18360 (570) 420-8980 or (800) 922-9537 FAX (570) 420-8981

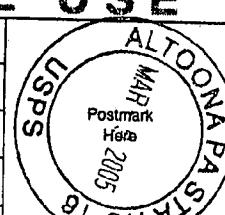
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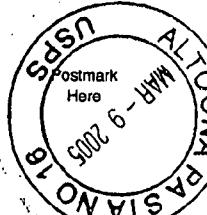


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<p>LUZERNE COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 <p>Comm on Economics Opportunity of Luzerne Co 163 Amber Lane, Wilkes-Barre, PA 18702 (570) 826-0510 or (800) 822-0359 FAX (570) 829-1665 -- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX # (717) 455-563 -- CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK</p> <p>EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429</p>		<p>PERRY COUNTY</p> <p>CCCS of Western Pennsylvania, Inc. 2000 Uinglestown Rd. Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670</p> <p>Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285</p> <p>Urban League of Metropolitan Harrisburg 210 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 -- FAX (717) 234-9459</p> <p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343</p> <p>YWCA of Carlisle 301 G St. Carlisle, PA 17013 (717) 243-3818 -- FAX (717) 243-3948</p> <p>Community Action Commission of The Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 -- FAX (717) 234-2227 (717) 243-3818 -- FAX (717) 243-3948</p>	
<p>LYCOMING COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 201 Basin Street Williamsport, PA 17703 (570) 323-6627 -- FAX (570) 323-6626 <p>Lycoming-Clinton Counties Commission for Community Action (STEP) 2138 Lincoln Street, P.O. Box 1328 Williamsport, PA 17703 (717) 326-0587 -- FAX (570) 322-2197</p>		<p>PHILADELPHIA</p> <p>Acorn Housing Corporation 846 N. Broad St. Philadelphia, PA 19130 (215) 765-1221 -- FAX (215) 765-1427</p> <p>Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 -- FAX (215) 324-8753</p> <p>CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 -- FAX (215) 864-2666</p> <p>Community Housing Counselors, Inc. P. O. Box 244 Kennett Square, PA 19348 (215) 444-3682 -- FAX (215) 444-8243</p> <p>Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 -- FAX (610) 565-8567</p> <p>Philadelphia Council For Community Advmnt 100 N. 17th St. Suite 600 Philadelphia, PA 19103 (215) 567-7803 -- FAX (215) 963-9941</p> <p>American Credit Counseling Institute</p> <ol style="list-style-type: none"> 845 Coates St. Coatesville, PA 19320 (888) 212-6741 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- FAX (610) 265-4814 755 York Rd, Suite 103 Warminster, PA 18974 (215) 444-9429 -- FAX (215) 956-6344 	
<p>MCKEAN COUNTY</p> <p>John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243</p> <p>Northern Tier Comm. Action Corp. P. O. Box 389, 135 W. 4th St. Emporium, PA 15834 (814) 466-1161 -- FAX (814) 466-0825</p>		<p>HACE 167 W. Allegheny, 2nd FL. Philadelphia, PA 19140 (215) 426-8025 -- FAX (215) 426-9122</p> <p>Housing Assoc. of Delaware Valley</p> <ol style="list-style-type: none"> 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 (215) 545-6010 -- FAX (215) 790-0132 658 North Water Street Philadelphia, PA 19123 (215) 978-0224 -- FAX (215) 765-7614 <p>Media Fellowship House 302 S. Jackson St. Media, PA 19063 (610) 565-0846 -- FAX (610) 565-8567</p>	
<p>MERCER COUNTY</p> <p>Shenango Valley Urban League, Inc. 601 Indiana Ave. Farrell, PA 16121 (724) 981-5310</p> <p>CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812</p>		<p>MONTOUR COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 	
<p>MIFFLIN COUNTY</p> <p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747</p> <p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343</p> <p>CCCS of Northeast PA 1631 S. Atherton St., Suite 100 State College, PA 16801 (814) 238-3668 -- FAX (814) 238-3669</p>		<p>NORTHAMPTON COUNTY</p> <p>CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 (717) & (814) ONLY -- FAX (610) 821-8932</p>	
<p>MONROE COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 9 South 7th Street Stroudsburg, PA 18360 (570) 420-8980 or (800) 922-9537 FAX (570) 420-8981 		<p>NORTHUMBERLAND COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 201 Basin Street Williamsport, PA 17703 (570) 323-6627 -- FAX (570) 323-6626 <p>Economic Opportunity Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429</p>	
<p>MONROE COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 9 South 7th Street Stroudsburg, PA 18360 (570) 420-8980 or (800) 922-9537 FAX (570) 420-8981 		<p>PIKE COUNTY</p> <p>CCCS of Northeastern Pennsylvania</p> <ol style="list-style-type: none"> 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or (800) 922-9537 FAX (570) 587-9134/915 9 South 7th Street Stroudsburg, PA 18360 (570) 420-8980 or (800) 922-9537 FAX (570) 420-8981 	

POTTER COUNTY	SUSQUEHANNA COUNTY	WARREN COUNTY
<p>Northern Tier Community Action Corp. 135 W. 4th St. Emporia, PA 15834 (814) 486-1161 -- FAX (814) 486-0825</p>	<p>CCCS of Northeastern Pennsylvania 1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or (800) 922-9537 FAX (570) 587-9134/9135</p> <p>2. 31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785</p>	<p>Booker T. Washington Center 1720 Holland St. Erie, PA 16503 (814) 453-5744 -- FAX (814) 453-5749</p>
SCHUYLKILL COUNTY	The Trehab Center of Northeastern PA	Greater Erie Community Action Committee
<p>Budget Counseling Center 247 North Fifth St. Reading, PA 18601 (610) 375-7866 -- FAX (610) 375-7830</p> <p>Economic Opportunity Cabinet of Schuylkill Co 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429</p> <p>Commission on Econ Opportunity of Luz Co 163 Amber Lane. Wilkes-Barre, PA 18702 (570) 826-0510 or (800) 822-0359 FAX (570) 829-1665 -- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX # (570) 455-5531 -- CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK</p> <p>CCCS of Lehigh Valley P. O. Box A Whitfield, PA 18052 (610) 821-4011 -- FAX (610) 821-8932</p>	<p>1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799</p> <p>2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144</p> <p>3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783</p> <p>4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817</p> <p>5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332</p> <p>6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889</p>	<p>18 West 9th Street Erie, PA 16501 (814) 459-4581 -- FAX (814) 456-0161</p>
SNYDER COUNTY	TIOGA COUNTY	Warren-Forrest Counties Economic Opportunity Council
<p>CCCS of Western Pennsylvania, Inc. 2000 Linglestown Rd. Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670</p> <p>Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 -- FAX (717) 234-9459</p> <p>Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 -- FAX (717) 234-2227</p>	<p>CCCS of Northeastern Pennsylvania 1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or (800) 922-9537 FAX (570) 587-9134/9135</p> <p>2. 31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785</p> <p>The Trehab Center of Northeastern PA 1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799</p> <p>2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144</p> <p>3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783</p> <p>4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817</p> <p>5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332</p> <p>6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889</p>	<p>1209 Pennsylvania Avenue West, P.O. Box 547 Warren, PA 16365 (814) 726-2400 -- FAX (814) 723-0510</p>
SOMERSET COUNTY	UNION COUNTY	WASHINGTON COUNTY
<p>Bedford-Fulton Housing Services R.D.1, Box 384 Everett, PA 15537 (814) 623-9129 -- FAX (814) 623-7187</p> <p>Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688</p> <p>CCCS of Western Pennsylvania, Inc. 1. 1 North Gate Square, 2 Garden Center Drive Greensburg, PA 15601 (724) 836-1290 2. 219-A College Park Plaza Johnstown, PA 15904 (814) 539-6335</p> <p>Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 -- (800) 452-0148 FAX (814) 443-3690</p>	<p>Lycoming-Clinton Co Comm for Com Action (STEP) 2138 Lincoln St. P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 -- FAX (570) 322-2197</p> <p>CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747</p> <p>CCCS of Northeastern Pennsylvania 1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or (800) 922-9537 FAX (570) 587-9134/9135</p> <p>2. 31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785</p> <p>3. 201 Basin Street Williamsport, PA 17703 (570) 323-6627 -- FAX (570) 323-6626</p>	<p>Action Housing, Inc. 425 6th Avenue Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102</p> <p>Community Action Southwestern 22 West High Street Waynesburg, PA 15370 (724) 852-2893</p>
SULLIVAN COUNTY	VENAGO COUNTY	WAYNE COUNTY
<p>CCCS of Northeastern Pennsylvania 1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or (800) 922-9537 FAX (570) 587-9134/9135</p> <p>2. 31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537 FAX (570) 821-1785</p> <p>The Trehab Center of Northeastern PA 1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799</p> <p>2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144</p> <p>3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783</p> <p>4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817</p> <p>5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332</p> <p>6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889</p>	<p>Greater Erie Community Action Comm. 18 W. 9th St. Erie, PA 16501 (814) 459-4581 -- FAX (814) 456-0161</p> <p>John F. Kennedy Center, Inc. 2021 East 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243</p> <p>CCCS of Western Pennsylvania, Inc. YMCAs Building 339 N. Washington St. Butler, PA 16001 (412) 282-7812</p>	<p>1. 185 Elmira Street, P. O. Box 218 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799</p> <p>2. German St. P.O. Box 389 Dushore, PA 18614 (570) 928-9668 -- FAX (570) 928-8144</p> <p>3. 17 Crafton St. Wellsboro, PA 16901 (570) 724-5252 -- FAX 724-5783</p> <p>4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817</p> <p>5. 103 Warren St. P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332</p> <p>6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045 FAX (570) 278-1889</p>
038-00062A PA6247 (12-2-01)	WAYNE COUNTY	
		<p>Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102</p> <p>Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893</p> <p>Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 (412) 664-1590 -- FAX (412) 664-0873</p>

WESTMORELAND COUNTY (Cont)

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
2. 199 Edison Street Uniontown, PA 15401 (724) 439-8939
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (724) 465-2657 -- FAX (724) 465-5118
Keystone Economic Dev. Corp. 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688
Mon-Valley Unemployed Committee 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
Tableland Services, Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9528 or (800) 452-0148 FAX (814) 443-3690
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or (800) 737-2933 FAX (412) 338-9963

WYOMING COUNTY

Common Economics Opportunity of Luzerne Co
163 Amber Lane Wilkes-Barre, PA 18701 (570) 826-0510 or (800) 822-0359
FAX (570) 829-1665 -- CALL BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631 -- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK
CCCS of Northeastern PA
1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1 (800) 922-9537
FAX (570) 587-9134/9135
2. 31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
The Trehab Center of Northeastern PA
1. 185 Elmira Street, P. O. Box 216 Troy, PA 16947 (570) 297-2101 -- FAX (570) 297-2799
2. German St. P. O. Box 389 Dushore, PA 18614 (570) 928-9568 -- FAX (570) 928-8144
3. 17 Crafton St. Wellsville, PA 16901 (570) 724-5252 -- FAX 724-5783
4. 931 Main Street Honesdale, PA 18431 (570) 258-8941 -- FAX (570) 253-4817
5. 103 Warren St. P. O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 -- FAX (570) 836-6332
6. 7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or (800) 982-4045
FAX (570) 278-1889

YORK COUNTY

American Red Cross Hanover Chapter 529 Carlisle St. Hanover, PA 17331 (717) 637-3768 -- FAX (717) 637-3294
Housing Council of York 116 North George Street York, PA 17401 (717) 854-1541 -- FAX (717) 845-7934
CCCS of Western Pennsylvania, Inc.
1. 200 Linglestown Rd. Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670
2. 912 S. George St. York, PA 17403 (717) 846-4176
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX (717) 334-8326

DELAWARE COUNTY (Cont.)	
Philadelphia Council for Community Advance 100 N. 17th St. Suite 600 Philadelphia, PA 19103 (215) 567-7803 -- FAX # (215) 953-9941	FRANKLIN COUNTY CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2999 -- FAX (215) 744-2012	American Red Cross - Hanover Chapter 529 Carlisle St. Hanover, PA 17331 (717) 637-3768 -- fax (717) 637-3234
American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 -- FAX (717) 234-2227
CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665	Urban League of Metropolitan Hbg. 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 -- FAX (717) 234-9459
ACCI 1. 175 Stratford Ave., Suite 1 Wayne PA 19087 (610) 971-2210 -- FAX (610) 687-7860 2. 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 -- Pager (610) 973-6219	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 -- FAX (717) 541-4670
ELK COUNTY	Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 -- FAX (717) 334-8526
John F. Kennedy Center, Inc. East 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243	FULTON COUNTY Bedford-Fulton Housing Services R. D. 1, Box 384 Everett, PA 15537 (814) 623-9129 -- FAX (814) 623-7187
Northern Tier Community Action Corp. P. O. Box 389, 135 W. 4th St. Emporia, PA 15834 (814) 486-1161 -- FAX (814) 486-0825	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
ERIE COUNTY	CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
Booker T. Washington Ctr. 1720 Holland St. Erie, PA 16503 (814) 453-5744 -- FAX (814) 453-5749	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
Greater Erie Community Action Committee 18 West 9th St. Erie, PA 16501 (814) 459-4581 -- FAX (814) 456-0161	GREEN COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
John F. Kennedy Center, Inc. 2021 East 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243	Mon-Valley Unemployed Comm. 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 -- FAX (412) 462-9964
FAYETTE COUNTY	Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512	Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893 -- FAX (724) 627-7713
Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 852-2893	CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290
CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290	HUNTINGDON COUNTY Bedford-Fulton Housing Services R. D. 1, Box 384 Everett, PA 15537 (814) 623-9129 -- FAX (814) 623-7187
Fayette Co Community Action Agency, Inc. 137 North Beeson Ave. Uniontown, PA 15401 (724) 437-6050 or (800) 427-INFO FAX (724) 437-4418	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747
Tableland Services, Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 -- FAX (814) 443-3690	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
CCCS of Western PA 199 Edison Street Uniontown, PA 15401 (724) 439-8939	INDIANA COUNTY CCCS of Western Pennsylvania, Inc. 1 North Gate Sq. 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
Mon-Valley Unemployed Comm. 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 465-2657
FOREST COUNTY	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 -- FAX (814) 539-1688
Warren-Forrest Counties Economic Opportunity Council 204 Library St. P.O. Box 547 Warren, PA 16365 (814) 726-2400 -- FAX (814) 723-0510	CCCS of Western PA 216-A College Park Plaza Johnstown, PA 15904 (814) 539-6335
FRANKLIN COUNTY	
Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 -- FAX (717) 243-3948	
JEFFERSON COUNTY	
John F. Kennedy Center, Inc. 2021 E. 20th St. Erie, PA 16510 (814) 898-0400 -- FAX (814) 898-1243	
CCCS of Western Pennsylvania, Inc. YMCA Building 339 N. Washington St. Butler, PA 16001 (724) 282-7812	
Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (412) 465-2657 -- FAX (724) 465-5118	
JUNIATA COUNTY	
CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 -- FAX (814) 944-5747	
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	
LACKAWANNA COUNTY	
CCCS of Northeastern Pennsylvania 1. 31 W. Market St., POB 1127 Wilkes-Barre, PA 18702 (570) 821-0827 or (800) 922-9537 FAX # (570) 821-1785	
2. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or (800) 955-9537 FAX (570) 587-9134/9135	
LANCASTER COUNTY	
Community Housing Counselors, Incorporated P. O. Box 244 Kennett Square, PA 19348 (215) 443-3682 -- FAX (215) 444-3178	
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 or (800) 220-2733 (717) & (814) ONLY -- FAX (215) 821-8932	
CCCS of Western Pennsylvania, Inc. 912 South George St. York, PA 17403 (717) 846-4176	
Tabor Comm. Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5052 FAX # (717) 399-4127	
LAWRENCE COUNTY	
CCCS of Western Pennsylvania 1. 1st Federal Plaza - Suite North Mill St. New Castle, PA 16101 (724) 652-8074	
2. 312 Chestnut Street, Suite 227 Meadville, PA 16335 (814) 333-8570	
Shenango Valley Urban League, Inc. 602 Indiana Ave. Farrell, PA 16211 (724) 981-5310	
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 (724) 728-7202 -- FAX (724) 728-7202	
LEBANON COUNTY	
Economic Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429	
Tabor Community Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5052 FAX # (717) 399-4127	
LEHIGH COUNTY	
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 (717) and *814) ONLY -- FAX (610) 821-8932	
Economic Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 -- FAX (570) 622-0429	

CERTIFICATE OF RESIDENCE

I, Thomas E Stetter Jr, do hereby certify that the Grantee's precise residence is
707 Spruce St. Smithmill, PA 16680

Witness my hand this 20th day of July, 2000.



KAREN L. STARCK
REGISTER AND RECORDER
CLEARFIELD COUNTY
Pennsylvania

INSTRUMENT NUMBER
200010721
RECORDED ON
Jul 27, 2000
8:51:55 AM

RECORDING FEES - \$13.00
RECORDER
COUNTY IMPROVEMENT \$1.00
FUND
RECORDER \$1.00
IMPROVEMENT FUND
STATE TRANSFER \$370.00
TAX
STATE WRIT TAX \$0.50
GULICH TOWNSHIP \$185.00
MOSHANNOV VALLEY \$185.00
SCHOOLS
TOTAL \$755.50



Office copy

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The MORTGAGE held by American General Consumer Discount Co. (hereinafter we, us or ours) on your property located at 707 Spruce Street, Smith Mill PA 16680, IS IN SERIOUS DEFAULT (because you have not made the monthly payments of \$418.69 for the months of December 2004, January 2005, and Feb/Mar 2005 and/or because _____).

Late charges and other charges have also accrued to this date in the amount of _____.

The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter, is \$1,574.87

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to us the above amount of \$1,574.87, plus any additional monthly payments and late charge which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at 1228 Pleasant Valley Blvd. Altoona, PA 16602.

If you do not cure the default within THIRTY (30) DAYS, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, we also intend to instruct our attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin legal proceedings against you, you will still have to pay the reasonable attorneys' fees, actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the thirty day period, you will not be required to pay attorney's fees.

We may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the thirty day period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale (and perform any other requirements under the mortgage). It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately May 2005. A notice of the date of the Sheriff sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment will be by calling us at the following number: (814)-944-2847. This payment must be in cash, cashier's check, certified check, or money order and made payable to us at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU HAVE THE RIGHT TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT, OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT. (YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE TO A BUYER OR TRANSFeree WHO WILL ASSUME THE MORTGAGE DEBT, PROVIDED THAT ALL THE OUTSTANDING PAYMENTS, CHARGES AND ATTORNEY'S FEES AND COSTS ARE PAID PRIOR TO OR AT THE SALE, [AND THAT THE OTHER REQUIREMENTS UNDER THE MORTGAGE ARE SATISFIED.] CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST.) YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure your default more than three times in any calendar year.

EXHIBIT

3

AMERICAN
GENERAL
FINANCIAL SERVICES

Date: 3/09/05

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

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

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

HOMEOWNER'S NAME: Jack A. Reiter
PROPERTY ADDRESS: 707 Spruce Street, Smith Mill, PA 16680
LOAN ACCT. NO.: 16689757
ORIGINAL LENDER: American General Consumer Discount Co.
CURRENT LENDER/SERVICER: American General Consumer Discount Co.

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 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 "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 (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 the 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 the 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 and 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 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.)

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

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

707 Spruce Street
Spring Mill, PA 16680

IS SERIOUSLY IN DEFAULT because:

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 MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home.

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Wanda M. Reiter

HOMEOWNER'S NAME: _____

PROPERTY ADDRESS: 707 Spruce Street, Smith Mill, PA 16680

LOAN ACCT. NO.: 16689757

ORIGINAL LENDER: American General Consumer Discount Co.

CURRENT LENDER/SERVICER: American General Consumer Discount Co.

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 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 "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 (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 the 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 the 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 and 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 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.)

HOW TO CURE YOUR MORTGAGE DEFAULT (Bring it up to date).

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

707 Spruce Street

Spring Mill, PA 16680

IS SERIOUSLY IN DEFAULT because:

STATEMENTS OF POLICY

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

December 2004, January, February, March 2005

Other charges (explain/itemize): _____

TOTAL AMOUNT PAST DUE: \$1,574.87

B. 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 \$ 1,574.87 **PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.** Payments must be made either by cash, cashier's check, certified check or money order made payable and sent to:

American General Consumer Discount Co.

1228 Pleasant Valley Blvd.

Altoona, PA 16602

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter: (Do not use if not applicable.)

IF YOU DO NOT CURE THE DEFAULT--If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgaged property.

IF THE MORTGAGE IS FORECLOSED UPON--The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

OTHER LENDER REMEDIES--The lender may also sue you personally for the unpaid principal balance and all other sums due under the mortgage.

RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE-- If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

EARLIEST POSSIBLE SHERIFF'S SALE DATE--It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately 2 months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

HOW TO CONTACT THE LENDER:

Name of Lender: American General Consumer Discount Co.

Address: 1228 Pleasant Valley Blvd.
Altoona, PA 16602

Phone Number: (814) 944-2547

Fax Number: (814) 944-6893

Contact Person: Ronald G. Conahan, Jr.

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

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

YOU MAY ALSO HAVE THE RIGHT:

- TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.
- TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.
- TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)
- TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.
- TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH ACTION BY THE LENDER.
- TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

SEE APPENDIX C

DELAWARE COUNTY (Cont.)	
Philadelphia Council for Community Advance 100 N. 17th St. Suite 600 Philadelphia, PA 19103 (215) 567-7803 .. FAX # (215) 963-9941	FRANKLIN COUNTY CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
Community Davel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 .. FAX (215) 744-2012	American Red Cross - Hanover Chapter 529 Carlisle St. Hanover, PA 17331 (717) 637-3768 .. fax (717) 637-3294
American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 .. FAX (717) 234-2227
CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665	Urban League of Metropolitan Hbg. 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 .. FAX (717) 234-9459
ACCI 1. 175 Stratford Ave., Suite 1 Wayne PA 19087 (610) 971-2210 .. FAX (610) 687-7860 2. 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210 .. Pager (610) 973-6219	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 .. FAX (717) 541-4670
ELK COUNTY	Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 .. FAX (717) 334-8326
John F. Kennedy Center, Inc. East 20th St. Erie, PA 16510 (814) 898-0400 .. FAX (814) 898-1243	FULTON COUNTY Bedford-Fulton Housing Services R. D. 1, Box 384 Everett, PA 15537 (814) 623-9129 .. FAX (814) 623-7187
Northern Tier Community Action Corp. P. O. Box 389, 135 W. 4th St. Emporia, PA 15834 (814) 486-1161 .. FAX (814) 486-0825	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
ERIE COUNTY	CCCS of Western Pennsylvania, Inc. 912 S. George St. York, PA 17403 (717) 846-4176
Booker T. Washington Ctr. 1720 Holland St. Erie, PA 16503 (814) 453-5744 .. FAX (814) 453-5749	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
Greater Erie Community Action Committee 18 West 9th St. Erie, PA 16501 (814) 459-4581 .. FAX (814) 456-0161	GREEN COUNTY Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
John F. Kennedy Center, Inc. 2021 East 20th St. Erie, PA 16510 (814) 898-0400 .. FAX (814) 898-1243	Mon-Valley Unemployed Comm. 120 E. 9th Ave. Homestead, PA 15120 (412) 462-9962 .. FAX (412) 462-9964
FAYETTE COUNTY	Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 652-2893
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512	CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290
Community Action Southwestern 22 West High St. Waynesboro, PA 15370 (724) 652-2893	HUNTINGDON COUNTY Bedford-Fulton Housing Services R. D. 1, Box 384 Everett, PA 15537 (814) 623-9129 .. FAX (814) 623-7187
CCCS of Western Pennsylvania, Inc. 1 N. Gate Sq. 2 Garden Center Dr. Greensburg, PA 15601 (724) 838-1290	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 .. FAX (814) 944-5749
Fayette Co. Community Action Agency, Inc. 137 North Beeson Ave. Uniontown, PA 15401 (724) 437-6050 or (800) 427-INFO FAX (724) 437-4418	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
Tableland Services, Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 .. FAX (814) 443-3690	INDIANA COUNTY CCCS of Western Pennsylvania, Inc. 1 North Gate Sq. 2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
CCCS of Western PA 199 Edison Street Uniontown, PA 15401 (724) 439-8939	Indiana Co. Community Action Program 827 Water St. Box 187 Indiana, PA 15701 (412) 465-2657 .. FAX (724) 465-2657
Mon-Valley Unemployed Comm. 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 .. FAX (814) 539-1688
FOREST COUNTY	CCCS of Western PA 216-A College Park Plaza Johnstown, PA 15904 (814) 539-6335
Warren-Forrest Counties Economic Opportunity Council 204 Liberty St. P.O. Box 547 Warren, PA 16365 (814) 726-2400 .. FAX (814) 723-0510	LEBANON COUNTY Economic Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 .. FAX (570) 622-0429
FRANKLIN COUNTY	Tabor Community Services, Inc. 439 E. King St. Lancaster, PA 17602 (717) 397-5182 or (800) 768-5062 FAX # (717) 399-4127
Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	LEHIGH COUNTY CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 or (800) 220-2733 (717) 846-4176 .. ONLY .. FAX (610) 821-8932
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 .. FAX (717) 243-3948	Economic Opportunity Cabinet of Schuylkill Co. 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 .. FAX (570) 622-0429

AMERICAN
GENERAL
FINANCE

ACCOUNT NUMBER 16689757	TYPE F	DATE FINANCE CHARGE BEGINS TO ACCRUE IF DIFFERENT FROM DATE OF NOTE	NOTE					
BORROWER(S) NAME AND ADDRESS JACK A REITER WANDA M REITER PO BOX 164 SMITHMILL, PA 16680		LENDER (WE, US, OUR) AMERICAN GENERAL CONSUMER DISCOUNT CO, INC 2720 OLD ROUTE 220 N., PLANK ROAD COMMONS ALTOONA, PA 16601-9330						
Date of Note 07/20/00	First Payment Due Date 08/20/00	Other Payments Due on Same Date of Each Month 07/20/20	Final Payment Due Date 07/20/20	Amount of First Payment \$ 370.22	Amount of Balloon Payment \$ NONE	Amount of Monthly Payment \$ 370.22	Total Number of Payments 240	Term of Loan in Months 240

ITEMIZATION OF AMOUNT FINANCED								
1. \$NONE	Premium to Life Insurance Co. (Joint Coverage)	8. Appraiser for Appraisal Fee	\$ 235.00	PAID TO	ADVANTAGE EQUITY SER			
2. \$NONE	Premium to Life Insurance Co. (Single Coverage)	9. Title Exam Fee/Title Insurance	\$ 448.00	PAID TO	ADVANTAGE EQUITY SER			
1. \$NONE	Premium to Disability Insurance Co. (Joint Coverage)	10. Taxes Paid to Gov't. Agency	\$ 71.86					
1. \$NONE	Premium to Disability Insurance Co. (Single Coverage)	11. Abstract Fee	\$ 125.00	PAID TO	ADVANTAGE EQUITY SER			
3. \$NONE	Premium to Property Insurance Co. \$NONE	12. Paid on Prior Account with Lender \$NONE						
1. \$ 370.00	Paid to Public Officials for Amount of Coverage	13. Amount Paid to you or on your behalf itemized below	\$ 33150.00	\$	TO			
1. \$ 31.00	Paid to Public Officials for Recording and Releasing Fees							
4. \$ 34430.86	Amount Financed (Sum of lines 1 thru 13)	10. 50 % Agreed Rate of Charge						
5. \$ 54421.94	FINANCE CHARGE	A.S. 2652.00 Points (Prepaid Finance Charge)						
8. \$ 11.63	% ANNUAL PERCENTAGE RATE	B.S. \$NONE Brokers Fee (Prepaid FINANCE CHARGE)						
7. \$ 88852.80	Total of Payments	C.S. 51769.94 Interest						
		18.S. 37082.86 Principal Amount of Loan (14+15A+15B)						

FOR VALUE RECEIVED the undersigned Borrower(s) jointly and severally promise to pay to the Lender named herein at the Lender's said office the principal amount of the loan shown above together with interest at the rate not to exceed the agreed rate set forth above, all of which is payable in successive monthly installments and the number and amount of said installments are shown hereon. The first of these installments is payable on the First Payment Due Date shown above. Each successive installment on the same day of each succeeding month thereafter, the final installment being due and payable on the Final Payment Due Date shown above. Each installment shall be in the amount of installments shown above, if this Note is paid according to contract. Otherwise payments shall be applied first to NSF Check Charge then to interest and then to principal, the final payment shall be equal to the unpaid principal balance plus interest accrued and unpaid at the time the final installment is paid. If this Note is not paid at maturity, the unpaid balance shall bear interest after the final payment due date at the agreed rate shown above.

If you do not make a payment by the date it is due, or if you die, or if you fail to keep any promise or agreement in this Note or in any other instrument given as security for this loan, then you are in default. If you are in default, Lender may, after notice of intention to foreclose and opportunity to cure as provided by law, demand from you immediate payment of the entire amount of the unpaid principal and accrued but unpaid interest. Lender may also exercise all other legal rights such as taking possession of any property given as security, selling other property, and applying the money received from such sale to the amounts owed. If Lender refers this Note to any attorney (who is not Lender's employee, officer or director) for collection, you shall pay a reasonable attorney fee not in excess of \$50.00 prior to commencement of foreclosure or other legal action, if such fee is actually incurred by Lender after the 30-day notice and cure period required by law. If foreclosure or other legal action is taken against you and the decision of the court is in Lender's favor, you shall pay a reasonable attorney's fee. You shall also pay to Lender all court costs and other collection costs which Lender actually incurs in connection with any collection activity. You shall also pay to Lender all court costs and other collection costs which Lender actually incurs in connection with any collection activity.

The debt represented by this Note is secured by a Mortgage executed by the Borrower(s). In the event of default in full payment of any scheduled installment, the Lender, at its option and upon giving notice to the Borrower(s), may declare the entire unpaid balance of the Amount Financed and accrued charges thereon at once due and payable. All parties to this Note severally waive demand and presentment for payment, notice of nonpayment, notice of protest and protest of this Note. All parties agree that their liability under this Note shall not be affected by an extension of the time of payment of all or any part of the amount owing at any time or times.

NSF CHECK CHARGE: If the principal amount of the loan is in excess of \$50,000 we may impose a charge of \$ 20.00 plus any amount assessed on from other financial institutions for each check, or similar sight order returned or dishonored for any reason.

PREPAYMENT PENALTY: If the principal amount of the loan is in excess of \$50,000 and you prepay 90% or more of the unpaid balance, we may charge a prepayment penalty computed as follows: Five percent (5%) of the unpaid principal balance if prepaid during the first year from the Date of Note; or Four percent (4%) of the unpaid principal balance if prepaid during the second year from the Date of Note; or Three percent (3%) of the unpaid principal balance if prepaid during the third year from the Date of Note; or Two percent (2%) of the unpaid principal balance if prepaid during the fourth year from the Date of Note; or One percent (1%) of the unpaid principal balance if prepaid during the fifth year from the Date of Note.

For the purpose of enforcing the payment of this obligation, the holder shall have full power and authority to sell, assign, collect, compromise, transfer and deliver any and all collateral pledged or hypothecated to secure this Promissory Note or so much thereof as may be requisite. Such sales may be made whenever the Lender or any assignee may direct and may be public or private with or without advertisement and with or without notice to or demand on the makers or any of them and the Lender or any assignee may become the purchaser of any or all of said collateral at any such sale.

It is understood and agreed that the holder shall not be compelled to resort first to the collateral used for the security of this obligation, but may at election require said obligation to be paid by any maker or makers, endorser or endorsers, surety or sureties herein and to this agreement said makers, endorsers and sureties hereby specifically give their assent.

DEMAND FEATURE: [] Anytime after year(s) from the date of this loan, we can demand the full balance and you will have to pay the principal amount of the loan and all unpaid interest accrued to the day we make the demand. If we elect to exercise this option you will be given written notice of election at least 90 days (but not more than 120 days) before payment in full is due. If you fail to pay, we will have the right to exercise any rights permitted under the Note, Mortgage or Deed of Trust that secures this loan. If we elect to exercise this option, and the Note calls for a prepayment penalty, that would be due, there will be no prepayment penalty.

GNATUR: You have signed this Note on the Date of Note in the presence of the person(s) identifying themselves below as witnesses.

NOTE: This Agreement contains multiple pages that include important information about your loan.

BY SIGNING BELOW, YOU HAVE READ, UNDERSTAND AND AGREE TO THE TERMS AND CONDITIONS IN THIS DOCUMENT, INCLUDING THE ARBITRATION PROVISIONS THAT PROVIDE, AMONG OTHER THINGS, THAT EITHER YOU OR LENDER MAY REQUIRE THAT CERTAIN DISPUTES BETWEEN YOU AND LENDER BE SUBMITTED TO BINDING ARBITRATION. IF YOU OR LENDER ELECTS TO USE ARBITRATION, BOTH YOU AND LENDER WILL HAVE WAIVED YOUR AND LENDER'S RIGHT TO A TRIAL BY A JURY OR JUDGE, THE DISPUTE WILL BE DECIDED BY AN ARBITRATOR AND THE DECISION OF THE ARBITRATOR WILL BE FINAL. ARBITRATION WILL BE CONDUCTED PURSUANT TO THE RULES OF THE NATIONAL ARBITRATION FORUM.

COPY RECEIVED: You acknowledge receipt of a completely filled-in copy of this Note and a copy of the Federal Disclosure Statement on a separate sheet.

Witness: L.S. (Seal) SIGNATURE OF PRINCIPAL BORROWER

Witness: L.S. (Seal) SIGNATURE OF OTHER B

Each of the undersigned hereby agrees and asserts that additional makers, endorsers, guarantors, or sureties may become parties to this Note either with or without notice to any of the undersigned, and without affecting the liability of any of the parties. Each of the undersigned hereby waives presentment of payment, demand, protest, and notice of protest and non-payment, and all defenses by reason of any extension of time of its payment that may be given by the Lender or assignee to the undersigned or any of them; and each of us hereby severally waives any and all benefits or relief from valuation and appraisement laws and homestead or other exemptions now in force or hereafter enacted against this debt or any renewal thereof; and the undersigned each agrees that it shall not be necessary for the Lender to resort to legal remedies against any of the parties to this note before proceeding against any other party. No release of one or more of the makers, co-makers, sureties, guarantors, or other parties in any capacity, whether by operation of law or by any act of the Lender or assignee of this Note, shall release any other maker, co-maker, surety, guarantor, or other party hereto in any capacity.

This Note shall be governed by the laws of the Commonwealth of Pennsylvania, except as may be preempted by the federal law, and in particular the provision of Section 501 of P.L. 96-221 governing first mortgage preemption shall apply if this loan is secured by a first mortgage on residential real estate or other property set forth in this section.

BY MAKING PAYMENTS PROMPTLY WHEN DUE YOU WILL AVOID ADDITIONAL CHARGES.

**PLEASE BE SURE THIS RECEIPT BOOK
ACCOMPANIES YOUR PAYMENT**

ARBITRATION PROVISIONS:

Arbitration is a method of resolving disputes without filing a lawsuit in court. When you sign this document (hereinafter, the "Loan Agreement"), you and **RIGHT TO ELECT ARBITRATION:** You or Lender can elect to have "Covered Claims" (as defined below) be resolved by binding arbitration in accordance with the Arbitration Provisions, except for matters not covered by arbitration (as provided below). This election applies even if there is a pending or completed judicial action (up to entry of final judgment or settlement). If you bring a Covered Claim against Lender in court (either as a claim or counterclaim), Lender can choose to have that Covered Claim resolved by binding arbitration. If Lender brings a Covered Claim in court (either as a claim or counterclaim), then you can elect to have that Covered Claim resolved by binding arbitration.

YOU UNDERSTAND THAT YOU ARE VOLUNTARILY WAIVING YOUR RIGHT TO A JURY OR JUDGE TRIAL FOR SUCH DISPUTES.

DEFINITION OF COVERED CLAIMS: "Covered Claims" are any and all claims and disputes not expressly excluded by the Arbitration Provisions that have arisen or may arise between you and Lender; you and Lender's affiliates; or you and the employees, agents, officers, or directors of Lender or its affiliates. Covered Claims include, without limitation, all claims and disputes arising out of, in connection with, or relating to your loan from Lender today assigned to Lender; all documents, actions, or omissions relating to this or any previous loan or retail installment sales contract or loan service contract, or warranty purchased in connection with this or any previous loan or retail installment sales contract; any insurance product, must be arbitrated; the validity of the Arbitration Provisions, your understanding of them, or any defenses as to the enforceability of the Loan Agreement or the Arbitration Provisions; any negotiations between you and Lender; any claim or dispute based on the closing, servicing, collection, or enforcement of any transaction covered by the Arbitration Provisions; any claim or dispute based on an allegation of fraud or misrepresentation; any claim or dispute equitable relief. An "Affiliate" means any company that Lender controls, that control Lender, or that is under common control with Lender.

SUBMISSION OF THIRD PARTY CLAIMS: If either you or Lender choose arbitration, then you and Lender agree to submit to arbitration all claims or disputes that you or Lender may have against (a) all other persons or entities involved with any transaction described under the definition of Covered Claims, and (b) all persons or entities who signed or executed any of the documentation relating to any transaction described under the definition of Covered Claims.

MATTERS NOT COVERED BY ARBITRATION: Notwithstanding any other terms of the Arbitration Provisions, you cannot elect to arbitrate Lender's self-help or judicial remedies including, without limitation, repossession or foreclosure, with respect to any property that secures any transaction described under the definition of "Covered Claims." In the event of a default under those transactions, Lender can enforce its rights to your property in such claims and, if such election is made, you shall be bound by such election and the terms of the Arbitration Provisions shall govern the proceedings. Lender's exercise of its rights under this paragraph shall not be deemed a waiver of its rights to elect arbitration.

ARBITRATION RULES AND PROCEDURES:

A. APPLICABLE RULES: Arbitration will be conducted under the rules and procedures of the National Arbitration Forum ("NAF") or successor organization that are in effect at the time arbitration is started and under the rules set forth in the Arbitration Provisions. If there is any conflict between NAF rules or procedures and the Arbitration Provisions, the Arbitration Provisions shall govern. You may obtain a copy of the rules by calling 1-800-474-2371 or at the NAF website at www.arb-forum.com.

B. SELECTION OF ARBITRATOR: NAF maintains lists of approved arbitrators. NAF will provide each of us a list of seven (7) possible arbitrators. Each of us will have an opportunity to strike three (3) persons from that list, and you will have the first three (3) strikes. After each of us has used its strikes, the remaining person shall then serve as arbitrator.

C. CONDUCT OF PROCEEDINGS: In conducting the arbitration proceedings, the arbitrator shall be bound by the Federal Rules of Evidence. In the event of a conflict between NAF rules or procedures and Federal Rules of Evidence, the Federal Rules of Evidence control. The arbitrator's findings, reasoning, decision, and award shall be set forth in writing, and shall be based upon and consistent with the law of the jurisdiction that applies to the Arbitration Provisions and the Loan Agreement. The arbitrator must abide by all applicable laws protecting the attorney-client privilege, the attorney work product doctrine, or any other applicable privileges.

D. ENFORCEMENT AND APPEAL OF DECISION: The decision and judgment of the arbitrator shall be final, binding, and enforceable in any court having jurisdiction over the dispute. The arbitrator's findings, decision, and award shall be subject to judicial review on the grounds set forth in 9 U.S.C. § 10, as well as on the grounds that the findings, decision, and award are manifestly inconsistent with the terms of the Loan Agreement, Arbitration Provisions or the applicable laws or rules.

E. LIMITATION OF PROCEEDINGS: You and Lender further agree that the arbitrator will be restricted to resolving just the claims, disputes, or controversies between us and the other parties covered by the Arbitration Provisions. Arbitration is not available and shall not be conducted on a class-wide basis or consolidated with other claims or demands filed by other persons. You shall not participate in a representative capacity or as a member of any class of claimants pertaining to any Covered Claim.

F. STARTING ARBITRATION: Either you or Lender can start arbitration any time a Covered Claim arises between you and us. To start arbitration, you or Lender must do the following things: (a) complete a Demand For Arbitration (Contact NAF for a copy.); (b) send three copies of the completed Demand For Arbitration and three copies of this agreement, along with the filing fee, to National Arbitration Forum, P. O. Box 50191, Minneapolis, Minnesota 55405; and (c) send one copy of the Demand For Arbitration to the other party (that is, if Lender starts arbitration, Lender sends it to you; if you start arbitration, you send it to Lender) at the address shown herein.

G. COSTS OF ARBITRATION: If you start arbitration, you agree to pay the initial filing fee required by NAF up to a maximum of \$125. Lender agrees to pay for the filing fee in excess of \$125 and to pay any deposit required by NAF. After NAF receives a Demand For Arbitration, it will bill Lender for that excess. Lender also agrees to pay the costs of the arbitration proceeding up to a maximum of one day (eight hours) of hearings. If Lender starts arbitration, Lender will pay the filing fee, required deposit, and costs of one day of hearings. You must pay for the cost of your travel for the additional days. Each party, however, will pay its own costs, expert witness fees and attorneys' fees, unless otherwise required by law or by other terms of the Loan Agreement.

H. LOCATION OF THE ARBITRATION: The arbitration will take place in the county where you live unless you and Lender agree to another location. If you and Lender agree, all or a portion of the arbitration proceedings can be conducted by telephone conference.

I. FORUM SELECTION CLAUSE: If either you or Lender need to file a lawsuit to enforce the Arbitration Provisions, or to pursue claims that either may or may not be arbitrable under the Arbitration Provisions, the exclusive venue for that suit will be a state court located in the county where Lender's office is located and where you signed the Loan Agreement, or in the federal district court covering that county, unless the governing law requires suit to be filed in another location. Nothing in this clause shall prevent either you or Lender from enforcing its rights under the Arbitration Provisions if a Covered Claim is filed in court.

ADDITIONAL INFORMATION: You may obtain additional information about arbitration by contacting the National Arbitration Forum, Inc. at: P.O. Box 50191, Minneapolis, Minnesota 55405, (800) 474-2371 (Telephone), (612) 631-0802 (Fax), www.arb-forum.com (E-Mail).

OTHER IMPORTANT AGREEMENTS: You and Lender agree:

- The Arbitration Provisions do not affect any statute of limitations.
- The loan and insurance transactions between you, Lender and other applicable parties are transactions involving Interstate commerce, using funds from outside the state.
- The Federal Arbitration Act, not state arbitration laws or procedures, applies to and governs the Arbitration Provisions.
- The Arbitration Provisions apply to and run to the benefit of all assigns, successors, executors, heirs, and/or representatives of yours and Lender's.
- If any term of the Arbitration Provisions is unenforceable, the remaining terms are severable and enforceable to the fullest extent permitted by law.
- The Arbitration Provisions supersede any prior arbitration agreement that there may be between you and Lender.
- The Arbitration Provisions apply even if your loan has been changed, refinanced, paid in full, charged-off, or discharged or modified in bankruptcy.

PLEASE GO BACK AND READ THE ARBITRATION PROVISIONS CAREFULLY. THEY LIMIT CERTAIN OF YOUR RIGHTS, INCLUDING YOUR RIGHT WHEN AND WHERE TO BRING A COURT ACTION. BY SIGNING YOUR LOAN AGREEMENT, YOU ACKNOWLEDGE THAT YOU HAVE READ AND RECEIVED A COPY OF THE ARBITRATION PROVISIONS AND AGREE TO BE BOUND BY ALL OF THE TERMS OF THE ARBITRATION PROVISIONS AND YOUR LOAN AGREEMENT.

NOTICE: The following NOTICE applies if this loan is subject to the FTC Trade Regulation Rule on the Preservation of Consumers' Claims and Defenses:

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

THIS INDENTURE

BETWEEN

**Mark R. Zimmerman and Mary T. Zimmerman,
Husband and Wife**

GRANTORS

AND

**Jack Reiter and Wanda Reiter,
Husband and Wife**

GRANTEEES

WITNESSETH, that in consideration of the sum of THIRTY-SEVEN THOUSAND DOLLARS AND NO CENTS---(\$37,000.00) --- in hand paid, the receipt whereof is hereby acknowledged, said Grantors do hereby, GRANT, BARGAIN, SELL AND CONVEY unto said Grantees, their heirs, successors and assigns:

ALL those certain pieces or parcels of land situate in the Village of Janesville, Gulich Township, Clearfield County, Commonwealth of Pennsylvania bounded and described as follows, together with all improvements thereon:

BEING Lot No. 48 in the plot of said Village of Janesville, the same being a lot fifty (50) feet by two hundred (200) feet. It being a part of a larger piece of ground conveyed to Ella Mountz by Guela Flynn, Executrix of Mary E. Flynn, by deed dated January 6, 1910 and recorded in Clearfield County, Commonwealth of Pennsylvania in Deed Book 185, Page 138.

BEING the same property *County National Bank* by deed dated August 30, 1995 and recorded in the Recorder of Deeds Office of Clearfield County, Pennsylvania in Deed Book Volume 1700, Page 492, granted and conveyed unto *Mark R. Zimmerman and Mary T. Zimmerman*, the Grantors herein.



Item 14

with the appurtenances: **TO HAVE AND TO HOLD** the same to and for the use of said Grantees their heirs and assigns forever, And the Grantors for themselves, their heirs and assigns hereby covenant and agree that they will **WARRANT GENERALLY** the property hereby conveyed.

NOTICE---THIS DOCUMENT MAY NOT/DOES NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND NOTICE AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE/HAVE COMPLETE LEGAL RIGHT TO REMOVE ALL SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON IN SUCH LAND. THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT. [This notice is set forth in the manner provided in Section 1 of the Act of July 17, 1957, P. L. 984, as amended, and is not intended as notice of unrecorded instruments, if any.]

WITNESS the hand and seal of said Grantors

WITNESS:

Krustine E. Ostrander

Krustine E. Ostrander

Mark R. Zimmerman

Mark R. Zimmerman

Mary T. Zimmerman

Mary T. Zimmerman

NOTICE THE UNDERSIGNED, AS EVIDENCED BY THE SIGNATURE(S) TO THIS NOTICE AND THE ACCEPTANCE AND RECORDING OF THIS DEED, (IS ARE) FULLY COGNIZANT OF THE FACT THAT THE UNDERSIGNED MAY NOT BE OBTAINING THE RIGHT OF PROTECTION AGAINST SUBSIDENCE, AS TO THE PROPERTY HEREIN CONVEYED, RESULTING FROM COAL MINING OPERATIONS AND THAT THE PURCHASED PROPERTY, HEREIN CONVEYED, MAY BE PROTECTED FROM DAMAGE DUE TO MINE SUBSIDENCE BY A PRIVATE CONTRACT WITH THE OWNERS OF THE ECONOMIC INTEREST IN THE COAL. THIS NOTICE IS INSERTED HEREIN TO COMPLY WITH THE BITUMINOUS MINE SUBSIDENCE AND LAND CONSERVATION ACT OF 1966.

WITNESS:



Jack Reiter



Wanda Reiter

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF Elk

On this 18th day of July, 2000, before me, a Notary Public, the undersigned officer, personally appeared Mark R. Zimmerman and Mary T. Zimmerman, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument and acknowledged that they executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



NOTARY PUBLIC



IN THE COURT OF COMMON PLEAS
OF
CLEARFIELD COUNTY, PENNSYLVANIA

AMERICAN GENERAL CONSUMER DISCOUNT
COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

COMPLAINT

MICHAEL A. SOSSONG
ATTORNEY AT LAW
3133 NEW GERMANY ROAD
SUITE 59 - MINI MALL
EBENSBURG, PENNSYLVANIA 15931-4348

Prothonotary/Clerk of Courts
William A. Snavely
AUG 11 2005

FILED

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100674
NO: 05-1194-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC.

vs.

DEFENDANT: JACK A. REITER and WANDA M. REITER

SHERIFF RETURN

NOW, August 15, 2005, SHERIFF OF BLAIR COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JACK A. REITER.

NOW, August 23, 2005 AT 7:50 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JACK A. REITER, DEFENDANT. THE RETURN OF BLAIR COUNTY IS HERETO ATTACHED AND MADE PART OF THIS RETURN.

FILED
01/10/13
OCT 26 2005
WM

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100674
NO: 05-1194-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC.

VS.

DEFENDANT: JACK A. REITER and WANDA M. REITER

SHERIFF RETURN

NOW, August 15, 2005, SHERIFF OF BLAIR COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WANDA M. REITER.

NOW, August 23, 2005 AT 7:50 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WANDA M. REITER, DEFENDANT. THE RETURN OF BLAIR COUNTY IS HERETO ATTACHED AND MADE PART OF THIS RETURN.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100674
NO: 05-1194-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC.

vs.

DEFENDANT: JACK A. REITER and WANDA M. REITER

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	AMERICAN GEN.	149511143	20.00
SHERIFF HAWKINS	AMERICAN GEN.	149511143	36.00
BLAIR CO.	AMERICAN GEN.	149511144	37.50

Sworn to Before Me This

So Answers,

____ Day of _____ 2005

*Chester A. Hawkins
Sgt. Marilyn Hause*

Chester A. Hawkins
Sheriff

DATE RECEIVED

DATE PROCESSED

SHERIFF'S DEPARTMENT

BLAIR COUNTY, PENNSYLVANIA
COURTHOUSE, HOLLIDAYSBURG, PA. 16648

6/15/05 IT
2 of 2

SHERIFF SERVICE PROCESS RECEIPT, and AFFIDAVIT OF RETURN

INSTRUCTIONS:

Print legibly, insuring readability of all copies.

Do not detach any copies. BCSO ENV. #

1. PLAINTIFF / S /

2. DEFENDANT / S /

American General Consumer
Jack & Wanda Rietter

2. COURT NUMBER

2005-1194-CO

4. TYPE OF WRIT OR COMPLAINT

Complaint

SERVE



5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC. TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD.

Wanda Rietter

6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)

1005 Plateau Ave. A Moon

7. INDICATE UNUSUAL SERVICE:

 PERSONAL PERSON IN CHARGE DEPUTIZE CERT. MAIL REGISTERED MAIL POSTED OTHER

NOW, _____, I, SHERIFF OF BLAIR COUNTY, PA., do hereby depose the Sheriff of County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff.

SHERIFF OF BLAIR COUNTY

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriffs' sale thereof.

9. SIGNATURE of ATTORNEY or other ORIGINATOR requesting service on behalf of:

10. TELEPHONE NUMBER

11. DATE

 PLAINTIFF DEFENDANT

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

12. I acknowledge receipt of the writ or complaint as indicated above.

SIGNATURE of Authorized BCSO Deputy or Clerk and Title

13. Date Received

8/15/05

14. Expiration/Hearing date
9/14/0515. I hereby CERTIFY and RETURN that I have personally served, have served person in charge, have legal evidence of service as shown in "Remarks" (on reverse) have posted the above described property with the writ or complaint described on the individual, company, corporation, etc., at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing or posting a TRUE and ATTESTED COPY thereof.16. I hereby certify and return a NOT FOUND because I am unable to locate the individual, company, corporation, etc., named above. (See remarks below)

17. Name and title of individual served

WANDA RIETTER

18. A person of suitable age and discretion then residing in the defendant's usual place of abode. Read Order

19. Address of where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)

20. Date of Service

21. Time

8-23-05

1950

22. ATTEMPTS Date Miles Dep. Int. Date Miles Dep. Int. Date Miles Dep. Int. Date Miles Dep. Int.

1

8/23

HARTEN

23. Advance Costs 24. 25. 26. 27. Total Costs 28. COST DUE OR REFUND

30. REMARKS

SO ANSWER.

AFFIRMED and subscribed to before me this

24th

By (Sheriff/Deputy Sheriff) (Please Print or Type)

day of
August, 2005
Carol M. Reed
Notary Seal
Carol Reed, Notary Public
Hollidaysburg Boro, Blair County
My Commission Expires Apr. 3, 2007

Signature of Sheriff

Date

8-23-05

Date

SHERIFF OF BLAIR COUNTY

I ACKNOWLEDGE RECEIPT OF THE SHERIFF'S RETURN SIGNATURE
Member Pennsylvania Association of Notaries
OF AUTHORIZED ISSUING AUTHORITY AND TITLE.

39. Date Received

SHERIFF'S RETURN OF SERVICE

(1) The within _____ upon _____, the within named defendant by mailing to _____ by _____ mail, return receipt requested, postage prepaid _____ on the _____ a true and attested copy thereof at _____

The return receipt signed by _____ defendant on the _____ is hereto attached and made part of this return.

(2) Outside the Commonwealth, pursuant to Pa. R.C.P. 405 (c) (1)-(2), by mailing a true and attested copy thereof at _____ in the following manner.

(a) To the defendant by () registered () certified mail, return receipt requested, postage prepaid, addressee only on the _____ said receipt being returned NOT signed by defendant, but with a notation by the Postal Authorities that defendant refused to accept the same. The returned receipt and envelope is attached hereto and made part of this return.

And thereafter:

(b) To the defendant by ordinary mail addressed to defendant at same address, with the return address of the Sheriff appearing thereon, on the _____

I further certify that after fifteen (15) days from the mailing date, I have not received said envelope back from the Postal Authorities. A certificate of mailing is hereto attached as a proof of mailing.

(3) By publication in a daily publication of general circulation in the County of Blair Commonwealth of Pennsylvania. _____ time (s) with publication appearing _____

The affidavit from said publication is hereto attached.

(4) By mailing to _____ by _____ mail, return receipt requested, postage prepaid, on the _____ a true and attested copy thereof at _____

The _____ returned by the Postal Authorities marked _____ is hereto attached.

(5) Other _____

DATE RECEIVED

DATE PROCESSED

SHERIFF'S DEPARTMENT

BLAIR COUNTY, PENNSYLVANIA
COURTHOUSE, HOLLIDAYSBURG, PA. 16648

SHERIFF SERVICE PROCESS RECEIPT, and AFFIDAVIT OF RETURN

INSTRUCTIONS:

Print legibly, insuring readability of all copies.

Do not detach any copies. BCSD ENV. #

6/15/05
1 of 2

1. PLAINTIFF / S / American General Consumer
3. DEFENDANT / S / Jack & Wanda Rieiter

2. COURT NUMBER 2005-1194-C0
4. TYPE OF WRIT OR COMPLAINT Complaint

SERVE { 5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC. TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD.

→ { Jack Rieiter

6. ADDRESS (Street or P.O. Apartment No., City, Boro, Twp., State and ZIP Code)

1005 Plateau Ave. Altoona

7. INDICATE UNUSUAL SERVICE: PERSONAL PERSON IN CHARGE DEPUTIZE CERT. MAIL REGISTERED MAIL POSTED OTHER

NOW, _____, I, SHERIFF OF BLAIR COUNTY, PA., do hereby depose the Sheriff of County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff.

SHERIFF OF BLAIR COUNTY

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriffs' sale thereof.

9. SIGNATURE of ATTORNEY or other ORIGINATOR requesting service on behalf of:

PLAINTIFF
 DEFENDANT

10. TELEPHONE NUMBER

11. DATE

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

12. I acknowledge receipt of the writ or complaint as indicated above.

{ SIGNATURE of Authorised BCSD Deputy or Clerk and Title

13. Date Received

14. Expiration/Hearing date

8/15/05 9/14/05

15. I hereby CERTIFY and RETURN that I have personally served, have served person in charge, have legal evidence of service as shown in "Remarks" (on reverse) have posted the above described property with the writ or complaint described on the individual, company, corporation, etc., at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing or posting a TRUE and ATTESTED COPY thereof.

16. I hereby certify and return a NOT FOUND because I am unable to locate the individual, company, corporation, etc., named above. (See remarks below)

17. Name and title of individual served

WANDA RIEITER

18. A person of suitable age and discretion then residing in the defendant's usual place of abode.

Read Order

19. Address of where served (complete only if different than shown above) (Street or P.O. Apartment No. City, Boro, Twp., State and ZIP Code)

SAME

20. Date of Service

21. Time

8/23/05 1950

22. ATTEMPTS Date Miles Dep. Int. Date Miles Dep. Int. Date Miles Dep. Int. Date Miles Dep. Int.

18/23 HARTEN

8/26 20.50

NOT

10.00

37.50

110.50

23. Advance Costs

24

25

26

27 Total Costs

28 COST DUE OR REFUND

30. REMARKS

SO ANSWER.

AFFIRMED and subscribed to before me this 24th

By (Sheriff/Deputy Sheriff) (Please Print or Type)

Date

day of August, 2005

Signature of Sheriff

8/23/05

Notarial Seal

Carol Gatto, Notary Public

Hollidaysburg Boro, Blair County

My Commission Expires Apr. 3, 2007

SHERIFF OF BLAIR COUNTY

Member, Pennsylvania Association of Notaries

I ACKNOWLEDGE RECEIPT OF THE SHERIFF'S ~~RECEIVED~~ SIGNATURE
OF AUTHORIZED ISSUING AUTHORITY AND TITLE.

39 Date Received

SHERIFF'S RETURN OF SERVICE

(1) The within _____ upon _____ the within named defendant by mailing to _____ by _____ mail, return receipt requested, postage prepaid _____ on the _____ a true and attested copy thereof at _____

The return receipt signed by _____ defendant on the _____ is hereto attached and made part of this return.

(2) Outside the Commonwealth, pursuant to Pa. R.C.P. 405 (c) (1) (2), by mailing a true and attested copy thereof at _____

in the following manner.

(a) To the defendant by () registered () certified mail, return receipt requested, postage prepaid, addressee only on the _____ said receipt being returned NOT signed by defendant, but with a notation by the Postal Authorities that defendant refused to accept the same. The returned receipt and envelope is attached hereto and made part of this return.

And thereafter:

(b) To the defendant by ordinary mail addressed to defendant at same address, with the return address of the Sheriff appearing thereon, on the _____

I further certify that after fifteen (15) days from the mailing date, I have not received said envelope back from the Postal Authorities. A certificate of mailing is hereto attached as a proof of mailing.

(3) By publication in a daily publication of general circulation in the County of Blair Commonwealth of Pennsylvania, _____ time (s) with publication appearing _____

The affidavit from said publication is hereto attached.

(4) By mailing to _____ by _____ mail, return receipt requested, postage prepaid, _____ on the _____ a true and attested copy thereof at _____

The _____ returned by the Postal Authorities marked _____ is hereto attached.

(5) Other _____

FILED

OCT 26 2005

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

American General Consumer Discount Company, Inc.

Vs.

No. 2005-01194-CD

Jack A. Reiter Wanda M. Reiter

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of \$37,804.04 on the November 4, 2005.

William A. Shaw
Prothonotary

William A. Shaw

NOTICE OF JUDGMENT

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA

CIVIL DIVISION

American General Consumer Discount Company, Inc.

Vs.

No. 2005-01194-CD

Jack A. Reiter Wanda M. Reiter

To: DEFENDANT(S)

NOTICE is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of \$37,804.04 on the November 4, 2005.

William A. Shaw
Prothonotary

William A. Shaw

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

American General Consumer Discount
Company, Inc.
Plaintiff(s)

No.: 2005-01194-CD

Real Debt: \$37,804.04

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Jack A. Reiter
Wanda M. Reiter
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: November 4, 2005

Expires: November 4, 2010

Certified from the record this November 4, 2005

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

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

Plaintiff/Attorney

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*
* PRAECIPE FOR DEFAULT JUDGMENT
*
*
* FILED ON BEHALF OF PLAINTIFF:
* AMERICAN GENERAL CONSUMER
* DISCOUNT COMPANY, INC.
*
*
* ATTORNEY FOR PLAINTIFF:
* MICHAEL A. SOSSONG, ESQUIRE
* 3133 NEW GERMANY ROAD
* SUITE NO. 59, MINI MALL
* EBENSBURG, PA 15931
* TEL. NO. (814) 472-7160
* SUPREME CT. I.D. NO. 43957

FILED

NOV 04 2005

11339

William A. Shaw

Prothonotary/Clerk of Courts

2 cent to ATT

Notice to DEPT.

Michael A. Sossong

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*
*

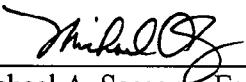
PRAECIPE FOR DEFAULT JUDGMENT

TO THE PROTHONOTARY:

Please enter a Default Judgment in favor of the Plaintiff and against the above named Defendants, JACK A. REITER and WANDA M. REITER, husband and wife, in the amount of \$37,804.04, plus interest, additional costs and attorneys fees hereafter incurred, until the obligation is paid in full.

I hereby certify that pursuant to Pa. R.C.P. No. 237.1 a written Notice of Intention to Enter Default Judgment was mailed to the Defendants, after a Complaint was served upon the Defendants, and the Defendants failed to plead to the Complaint, and at least ten (10) days have elapsed prior to the filing of the within Praeclipe.

An original Affidavit of Service of the Complaint and an original Affidavit of Mailing Notice of Intention to Enter Default Judgment are attached.



Michael A. Sossong, Esquire
Attorney for Plaintiff

To the Prothonotary of said County, November 1, 2005.

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

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

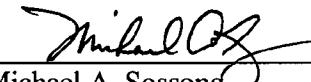
*
* CIVIL ACTION-AT LAW
*

* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD

*

AFFIDAVIT OF SERVICE

I, MICHAEL A. SOSSONG, Esquire, Attorney for the Plaintiff in the above action, American General Consumer Discount Company, Inc., a Pennsylvania corporation, being duly sworn according to law, depose and say that service of process was effectuated upon the above named Defendants, JACK A. REITER and WANDA M. REITER, by personal service through the Blair County Sheriff's Office. (COPY OF PROOFS ATTACHED.)



Michael A. Sossong,
Attorney for Plaintiff

Sworn to and subscribed before me

this 1st day of November 2005.

Suzanne M. Price
Notary Public

Notarial Seal
Suzanne M. Price, Notary Public
Cambria Twp., Cambria County
My Commission Expires Dec. 22, 2005

DATE RECEIVED

DATE PROCESSED

SHERIFF'S DEPARTMENT

BLAIR COUNTY, PENNSYLVANIA
COURTHOUSE, HOLLIDAYSBURG, PA. 16648

**SHERIFF SERVICE
PROCESS RECEIPT, and AFFIDAVIT OF RETURN**

INSTRUCTIONS:

Print legibly, insuring readability of all copies.

Do not detach any copies. BCSO ENV. #

1. PLAINTIFF/S: American General Consumer
3. DEFENDANT/S: JACK & Wanda Ritter

2. COURT NUMBER

2005-1194-CO

4. TYPE OF WRIT OR COMPLAINT

Complaint

5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC. TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD.

6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)

AT 1005 Plotran Dr. Hollidaysburg

7. INDICATE UNUSUAL SERVICE: PERSONAL PERSON IN CHARGE DEPUTIZE CERT. MAIL REGISTERED MAIL POSTED OTHER

NOW, I, SHERIFF OF BLAIR COUNTY, PA, do hereby depulize the Sheriff of County to execute this Writ and make return therof according to law. This deputation being made at the request and risk of the plaintiff.

SHERIFF OF BLAIR COUNTY

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION. N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomsoever is found in possession after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

9. SIGNATURE OF ATTORNEY OR OTHER ORIGINATOR (including service on behalf of plaintiff or defendant)

10. TELEPHONE NUMBER

11. DATE

PLAINTIFF
 DEFENDANT

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

12. I acknowledge receipt of the writ or complaint as indicated above.

SIGNATURE of Authorized BCSO Deputy or Clerk and Title

13. Date Received

14. Expiration/Hearing date

15. I hereby CERTIFY and RETURN that I have personally served, have served person in charge, have legal evidence of service as shown in "Remarks" (on reverse) have posted the above described property with the writ or complaint described on the individual, company, corporation, etc., at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing or posting a TRUE and ATTESTED COPY thereof.

16. I hereby certify and return a NOT FOUND because I am unable to locate the individual, company, corporation, etc., named above. (See remarks below)

17. Name and title of individual served

WANDA RITTER

18. A person of suitable age and discretion then residing in the defendant's usual place of abode Read Order

19. Address where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)

20. Date of Service

21. Time

SAME

8-23-05

1950

22. ATTEMPTS	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.
1	8-23	HARTEN													

23. Advance Costs	24.	25.	26.	27. Total Costs	28. COST DUE OR REFUND	29.
8 150.00	Recept.	11/10	30.50	80.10	37.50	112.50

30. REMARKS

AFFIRMED and subscribed to before me this

24th

SO ANSWER.

By (Sheriff/Dep. Sheriff) (Please Print or Type)

Sergeant Harten

Date

8-23-05

Date

SHERIFF OF BLAIR COUNTY

MY COMMISSION EXPIRES

I ACKNOWLEDGE RECEIPT OF THE SHERIFF'S RETURN/SIGNATURE OF AUTHORIZED ISSUING AUTHORITY AND TITLE.

39. Date Received

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100674
NO: 05-1194-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC.

vs.

DEFENDANT: JACK A. REITER and WANDA M. REITER

COPY

SHERIFF RETURN

NOW, August 15, 2005, SHERIFF OF BLAIR COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JACK A. REITER.

NOW, August 23, 2005 AT 7:50 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JACK A. REITER, DEFENDANT. THE RETURN OF BLAIR COUNTY IS HERETO ATTACHED AND MADE PART OF THIS RETURN.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 100674
NO: 05-1194-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC.

vs.

DEFENDANT: JACK A. REITER and WANDA M. REITER

SHERIFF RETURN

NOW, August 15, 2005, SHERIFF OF BLAIR COUNTY WAS DEPUTIZED BY CHESTER A. HAWKINS, SHERIFF OF CLEARFIELD COUNTY TO SERVE THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WANDA M. REITER.

NOW, August 23, 2005 AT 7:50 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON WANDA M. REITER, DEFENDANT. THE RETURN OF BLAIR COUNTY IS HERETO ATTACHED AND MADE PART OF THIS RETURN.

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

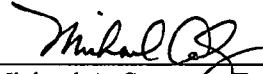
Defendants.

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*

AFFIDAVIT OF MAILING NOTICE OF
INTENTION TO ENTER DEFAULT JUDGMENT

I, MICHAEL A. SOSSONG, Esquire, Attorney for the Plaintiff in the above action, American General Consumer Discount Company, Inc., a Pennsylvania corporation, being duly sworn according to law, depose and say that I did cause to be mailed by United States First Class Mail, postage prepaid with certificate of mailing, a Notice of Intent to Enter Default Judgment, a copy of which is attached hereto, to the above named Defendant, JACK A. REITER, on September 12, 2005, at the address of 1005 Plateau Avenue, Altoona, Pennsylvania 16602; and to the above named Defendant, WANDA M. REITER, on September 12, 2005, at the address of 1005 Plateau Avenue, Altoona, Pennsylvania 16602.

True and correct copies of the Certificates of Mailing are attached.



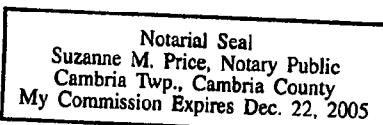
Michael A. Sossong, Esquire
Attorney for Plaintiff

Sworn to and subscribed before me

this 1st day of November 2005.

Suzanne M. Price

Notary Public



AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*
*

TO: Jack A. Reiter
1005 Plateau Avenue
Altoona, Pennsylvania 16602

DATE OF NOTICE: September 12, 2005

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

YOU SHOULD TAKE THIS NOTICE TO 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.

MidPenn Legal Service
Penn Central Place, 1107 12th Street
Suite 1 Mezzanine
Altoona, Pennsylvania 16601
Telephone: (814) 943-8319 or (800) 326-9177

BY: 

MICHAEL A. SOSSONG, ESQUIRE
3133 New Germany Road, Suite 59
Ebensburg, Pennsylvania 15931
Telephone (814) 472-7160

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*

TO: Wanda M. Reiter
1005 Plateau Avenue
Altoona, Pennsylvania 16602

DATE OF NOTICE: September 12, 2005

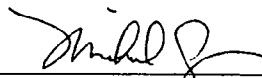
IMPORTANT NOTICE

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.

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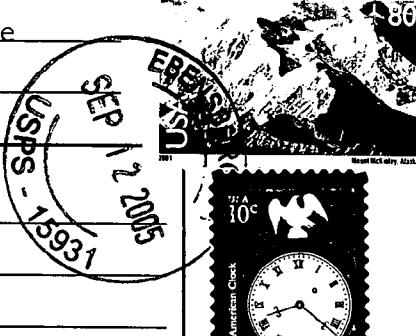
MidPenn Legal Service
Penn Central Place, 1107 12th Street
Suite 1 Mezzanine
Altoona, Pennsylvania 16601
Telephone: (814) 943-8319 or (800) 326-9177

BY: 

MICHAEL A. SOSSONG, ESQUIRE
3133 New Germany Road, Suite 59
Ebensburg, Pennsylvania 15931
Telephone (814) 472-7160

U.S. POSTAL SERVICE CERTIFICATE OF MAILING MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Received From: <p><u>Michael A. Sossong, Esquire</u> <u>3133 New Germany Road</u> <u>Suite 59 - Mini Mall</u> <u>Ebensburg, PA 15931</u></p>	
One piece of ordinary mail addressed to: <p><u>Mr. Jack A. Reiter</u> <u>1005 Plateau Avenue</u> <u>Altoona, PA 16602</u></p>	

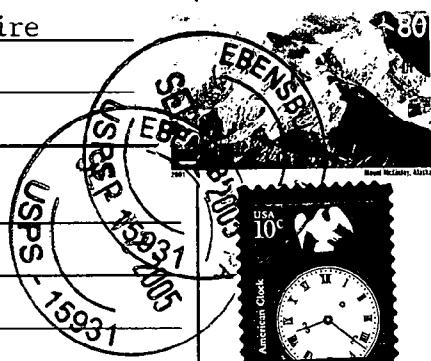
Affix fee here in stamps
 or meter postage and
 post mark. Inquire of
 Postmaster for current
 fee.



PS Form 3817, Mar. 1989 A.G./Reiter

U.S. POSTAL SERVICE CERTIFICATE OF MAILING MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Received From: <p><u>Michael A. Sossong, Esquire</u> <u>3133 New Germany Road</u> <u>Suite 59 - Mini Mall</u> <u>Ebensburg, PA 15931</u></p>	
One piece of ordinary mail addressed to: <p><u>Mrs. Wanda M. Reiter</u> <u>1005 Plateau Avenue</u> <u>Altoona, PA 16602</u></p>	

Affix fee here in stamps
 or meter postage and
 post mark. Inquire of
 Postmaster for current
 fee.



PS Form 3817, Mar. 1989 A.G./Reiter

IN THE COURT OF COMMON PLEAS
OF
CLEARFIELD COUNTY, PENNSYLVANIA

AMERICAN GENERAL CONSUMER DISCOUNT
COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

PLAINTIFF FOR DEFAULT JUDGMENT

MICHAEL A. SOSSONG
ATTORNEY AT LAW
3133 NEW GERMANY ROAD
SUITE 59 - MINI MALL
EBENSBURG, PENNSYLVANIA 15931-4348

Prothonotary/Clerk of Courts
William A. Shaw
NOV 04 2005

FILED

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*
* PRAECIPE FOR WRIT OF EXECUTION
*
*
* FILED ON BEHALF OF PLAINTIFF:
* AMERICAN GENERAL CONSUMER
* DISCOUNT COMPANY, INC.
*
*
* ATTORNEY FOR PLAINTIFF:
* MICHAEL A. SOSSONG, ESQUIRE
* 3133 NEW GERMANY ROAD
* SUITE NO. 59, MINI MALL
* EBENSBURG, PA 15931
* TEL. NO. (814) 472-7160
* SUPREME CT. I.D. NO. 43957

Michael A. Sossong

FILED *2cc to Atty &
1/10/05 6:11 AM pd. 20.00*
DEC 13 2005

William A. Shaw *cc to Atty & Writs
Notary/Clerk of Courts to Sheriff*

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*
*

PRAECIPE FOR WRIT OF EXECUTION

(MORTGAGE FORECLOSURE)

TO THE PROTHONOTARY:

Please issue a Writ of Execution in the above matter to satisfy the judgment, interest and costs in the above matter by directing the Sheriff of Clearfield County to levy upon and sell the following described property:

707 Spruce Street, Smithmill, Pennsylvania 16680

ALL those certain pieces or parcels of land situate in the Village of Janesville, Gulich Township, Clearfield County, Pennsylvania, being more fully described in a deed dated 07/18/2000 and recorded 07/27/2000 among the land records of the county and state set forth above in volume 2000 page 10721.

Balance due as of 07/20/05	\$35,607.06
Interest through 07/20/05	\$ 196.98
Late charges as of 07/20/05	\$ 0.00
Attorney's fees	<u>\$ 2,000.00</u>
TOTAL DUE	\$37,804.04 together with interest, costs and additional attorney's fees, hereafter incurred.

125.00 **Prothonotary costs**



Michael A. Sossong, Esquire
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS
OF
CLEARFIELD COUNTY, PENNSYLVANIA

AMERICAN GENERAL CONSUMER DISCOUNT
COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

PRAECIPE FOR WRIT OF EXECUTION

FILED

DEC 13 2005

William A. Shaw
Prothonotary/Clerk of Courts

MICHAEL A. SOSSONG
ATTORNEY AT LAW
3133 NEW GERMANY ROAD
SUITE 59 MINI MALL
EBENSBURG, PENNSYLVANIA 15931-4348

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*
*

AFFIDAVIT PURSUANT TO PA.R.C.P. 3129.1

American General Consumer Discount Company, Inc., a Pennsylvania corporation, Plaintiff in the above action, by and through its attorney, Michael A. Sossong, Esquire, as of the date of filing of the Praeclipe for the Writ of Execution the following information concerning the real property located at 707 Spruce Street, Smithmill, Pennsylvania 16680.

1. Name and address of owner(s) or reputed owner(s):

Jack A. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

Wanda M. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

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

Jack A. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

Wanda M. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

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

American General Consumer Discount Company, Inc.
1228 Pleasant Valley Boulevard
Altoona, PA 16602
(Previously located at) 2720 Old Route 220 North
Plank Road Commons
Altoona, PA 16601-9330

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

American General Consumer Discount Company, Inc. 1228 Pleasant Valley Boulevard Altoona, PA 16602	Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program 2101 North Front Street Harrisburg, PA 17105-5530
(previously located at): 2720 Old Route 220 North Plank Road Commons Altoona, PA 16601-9330	

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

None

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

Clearfield County Tax Claim Bureau
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

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:

John Matia, Tax Collector
2899 Plank Road
P.O. Box 277
Smithmill, PA 16680-0277

Gulich Township Road District
ATTN: Joyce Lovell
P.O. Box 305
525 Walnut Street
Smithmill, PA 16680-0305

Houtzdale Municipal Authority
P.O. Box 97
Houtzdale, PA 16651

Clearfield County Domestic Relations Office
107 East Market Street
Clearfield, PA 16830

Moshannon Valley School District
R. R. 1, Box 314
Houtzdale, PA 16651

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. § 4904 relating to unsworn falsification to authorities.

Dated: December 8, 2005


Michael A. Sossong, Esquire
Attorney for Plaintiff

WRIT OF EXECUTION

 COPY

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest, costs due Plaintiff from Defendants in the above matter, you are directed to levy upon and sell the following described property and more particularly described in Exhibit "A":

707 Spruce Street, Smithmill, Pennsylvania 16680

ALL those certain pieces or parcels of land situate in the Village of Janesville, Gulich Township, Clearfield County, Pennsylvania, being more fully described in a deed dated 07/18/2000 and recorded 07/27/2000 among the land records of the county and state set forth above in volume 2000 page 10721.

Balance due as of 07/20/05	\$35,607.06
Interest through 07/20/05	\$ 196.98
Late charges as of 07/20/05	\$ 0.00
Attorney's fees	<u>\$ 2,000.00</u>
TOTAL DUE	\$37,804.04 together with interest, costs and additional attorney's fees, hereafter incurred.

125.00 Prothonotary costs

121.31.05
Prothonotary of Clearfield County

Date Sealed: _____

Received this writ this _____ day of
_____, 2005,
at _____ a.m./p.m.

Sheriff _____

Requesting Party Name: American General Consumer
Discount Company, Inc.

Attorney Filing: MICHAEL A. SOSSONG
3133 NEW GERMANY ROAD
SUITE 59, MINI MALL
EBENSBURG, PA 15931
(814) 472-7160
SUPREME CT. I.D. NO. 43957

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*
* CERTIFICATE OF SERVICE
*
*
* FILED ON BEHALF OF PLAINTIFF:
* AMERICAN GENERAL CONSUMER
* DISCOUNT COMPANY, INC.
*
*
* ATTORNEY FOR PLAINTIFF:
* MICHAEL A. SOSSONG, ESQUIRE
* 3133 NEW GERMANY ROAD
* SUITE NO. 59, MINI MALL
* EBENSBURG, PA 15931
* TEL. NO. (814) 472-7160
* SUPREME CT. I.D. NO. 43957

FILED

APR 03 2006
11:00 AM
William A. Shaw
Prothonotary/Clerk of Courts
2 LENS to KAP

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*
*

CERTIFICATE OF SERVICE

Before me, the undersigned Notary Public, personally appeared MICHAEL A. SOSSONG, ESQUIRE, who being duly sworn according to law, deposes and says that in accordance with Pa.R.C.P. No. 3129.2, on January 19, 2006, which is at least thirty (30) days before the Sheriff's Sale, he served copies of Notices of Sheriff's Sale of Real Property and Notices Pursuant to Pa. R.C.P. No. 3129.2, on the above named Defendants and copies of Sheriff's Handbills on the above named Defendants and on all persons whose names and addresses are set forth in the affidavit required by Pa.R.C.P. No. 3129.1 in the manner indicated below; and on February 8, 2006, the Sheriff of Blair County served upon Jack A. Reiter and Wanda M. Reiter, Defendants above named, Writs of Execution, Notices of Sheriff's Sale of Real Estate, Notices Pursuant to Pa. R.C.P. No. 3129.2, and Sheriff's Handbills.

Jack A. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

Certified Mail/Return Receipt Requested and
First Class Mail with Certificate of Mailing

Wanda M. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

Certified Mail/Return Receipt Requested and
First Class Mail with Certificate of Mailing

Pennsylvania Housing Finance Agency
Homeowner's Emergency Mortgage Assistance Program
P.O. Box 15530
Harrisburg, PA 17105-5530

First Class Mail with Certificate of Mailing

Clearfield County Tax Claim Bureau
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

First Class Mail with Certificate of Mailing

John Matia, Tax Collector
2899 Plank Road
P.O. Box 277
Smithmill, PA 16680-0277

First Class Mail with Certificate of Mailing

Gulich Township Road District
Attn: Joyce Lovell
P.O. Box 305
525 Walnut Street
Smithmill, PA 16680-0305

First Class Mail with Certificate of Mailing

Houtzdale Municipal Authority
P.O. Box 97
Houtzdale, PA 16651

First Class Mail with Certificate of Mailing

Clearfield County Domestic Relations Office
107 East Market Street
Clearfield, PA 16830

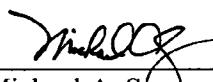
First Class Mail with Certificate of Mailing

Moshannon Valley School District
R. R. 1, Box 314
Houtzdale, PA 16651

First Class Mail with Certificate of Mailing

The Certified Mail/Return Receipt Requested mailings to the Defendants, Jack A. Reiter and Wanda M. Reiter, have been returned stamped "Unclaimed" by the United States Post Office; however, the mailings to the Defendants, by First Class Mail with Certificate of Mailing were delivered to the Defendants', last known mailing address.

Copies of the letters, notices, sheriff's handbill, sheriff's documentations of proof of service, Certified Mail Receipts, Unexecuted Return Receipts and envelopes stamped "Unclaimed" from Defendant's, Jack A. Reiter and Wanda M. Reiter, and Certificates of Mailing are attached hereto and made a part hereof.

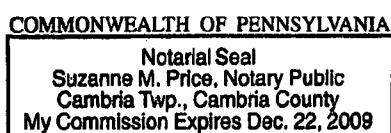


Michael A. Sossong, Esquire

Sworn to and subscribed before me

this 31st day of March, 2006.

Suzanne M. Price
Notary Public



Michael A. Sossong

Attorney at Law

Of Counsel:
Thomas P. Leiden, Esquire

3133 New Germany Road
Suite 59-Mini Mall
Ebensburg, Pennsylvania 15931
Telephone: (814) 472-7160
Fax: (814) 472-4533
E-mail: AttyMAS@verizon.net

Additional Location:
Non-Mailing Address
713 Mountain Avenue
Portage, PA 15946
Tel.: (814) 736-9620

January 17, 2006

*CERTIFIED MAIL/RETURN RECEIPT REQUESTED
AND CERTIFICATE OF MAILING*

Mr. Jack A. Reiter
1005 East Pleasant Valley Boulevard
Altoona, Pennsylvania 16602

Re: American General Consumer Discount Company vs. Jack A. Reiter & Wanda M. Reiter
No. 2005-1194-CD

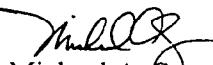
Dear Mr. Reiter:

In regard to the above referenced matter, please find enclosed a Notice of Sheriff's Sale of Real Property, a Notice Pursuant to Pa. R.C.P. No. 3129.2, and a Sheriff's Handbill. As you will see upon reviewing the Handbill, a Sheriff's Sale of your property located at 707 Spruce Street, Smithmill, Clearfield County, Pennsylvania 16680, is scheduled for Friday, March 3, 2006, at 10:00 o'clock, a.m., in the Office of the Sheriff of Clearfield County, located at One North Second Street, Suite 116, Clearfield, Pennsylvania, 16830.

In accordance with PA. R.C.P. No. 3129.2(c), I am hereby notifying you of the Sale and serving notice upon you in accordance with PA. R.C.P. No. 403.

Thank you for your attention.

Sincerely,


Michael A. Sossong, Esquire

MAS/paf
enclosures
cc: American General Consumer Discount Company
(w/enc.)

Michael A. Sossong

Attorney at Law

Of Counsel:
Thomas P. Leiden, Esquire

3133 New Germany Road
Suite 59-Mini Mall
Ebensburg, Pennsylvania 15931
Telephone: (814) 472-7160
Fax: (814) 472-4533
E-mail: AttyMAS@verizon.net

Additional Location:
Non-Mailing Address
713 Mountain Avenue
Portage, PA 15946
Tel.: (814) 736-9620

January 17, 2006

*CERTIFIED MAIL/RETURN RECEIPT REQUESTED
AND CERTIFICATE OF MAILING*

Mrs. Wanda M. Reiter
1005 East Pleasant Valley Boulevard
Altoona, Pennsylvania 16602

Re: American General Consumer Discount Company vs. Jack A. Reiter & Wanda M. Reiter
No. 2005-1194-CD

Dear Mrs. Reiter:

In regard to the above referenced matter, please find enclosed a Notice of Sheriff's Sale of Real Property, a Notice Pursuant to Pa. R.C.P. No. 3129.2, and a Sheriff's Handbill. As you will see upon reviewing the Handbill, a Sheriff's Sale of your property located at 707 Spruce Street, Smithmill, Clearfield County, Pennsylvania 16680, is scheduled for Friday, March 3, 2006, at 10:00 o'clock, a.m., in the Office of the Sheriff of Clearfield County, located at One North Second Street, Suite 116, Clearfield, Pennsylvania, 16830.

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Email: AttyMAS@verizon.net

Additional Location:
Non-Mailing Address
713 Mountain Avenue
Portage, PA 15946
Tel.: (814) 736-9620

February 3, 2006

CERTIFICATE OF MAILING

Pennsylvania Housing Finance Agency
Homeowner's Emergency Mortgage Assistance Program
P.O. Box 15530
Harrisburg, PA 17105-5530

Re: American General Consumer Discount Company vs. Jack A. Reiter & Wanda M. Reiter
No. 2005-1194-CD

Property Name & Address: Jack A. Reiter & Wanda M. Reiter
707 Spruce Street
Smithmill, Pennsylvania 16680

Dear Sir or Madam:

In regard to the above referenced matter, please find enclosed a Sheriff's Handbill. As you will see upon review of the Handbill, a Sheriff's Sale is scheduled for Friday, March 3, 2006, at 10:00 o'clock, a.m., in the Office of the Sheriff of Clearfield County, located at One North Second Street, Suite 116, Clearfield, Pennsylvania, 16830.

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MAS/paf
enclosure
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Michael A. Sossong

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Email: AttyMAS@verizon.net

Additional Location:
Non-Mailing Address
713 Mountain Avenue
Portage, PA 15946
Tel.: (814) 736-9620

January 17, 2006

CERTIFICATE OF MAILING

Clearfield County Tax Claim Bureau
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830

Re: American General Consumer Discount Company vs. Jack A. Reiter & Wanda M. Reiter
No. 2005-1194-CD

Property Name & Address: Jack A. Reiter & Wanda M. Reiter
707 Spruce Street
Smithmill, Pennsylvania 16680

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MAS/paf
enclosure
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Attorney at Law

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Ebensburg, Pennsylvania 15931
Telephone: (814) 472-7160
Fax: (814) 472-4533
Email: AttyMAS@verizon.net

Additional Location:
Non-Mailing Address
713 Mountain Avenue
Portage, PA 15946
Tel.: (814) 736-9620

January 17, 2006

CERTIFICATE OF MAILING

John Matia, Tax Collector
2899 Plank Road
P.O. Box 277
Smithmill, PA 16680-0277

Re: American General Consumer Discount Company vs. Jack A. Reiter & Wanda M. Reiter
No. 2005-1194-CD

Property Name & Address: Jack A. Reiter & Wanda M. Reiter
707 Spruce Street
Smithmill, Pennsylvania 16680

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enclosure
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Suite 59-Mini Mall
Ebensburg, Pennsylvania 15931
Telephone: (814) 472-7160
Fax: (814) 472-4533
Email: AttyMAS@verizon.net

Additional Location:
Non-Mailing Address
713 Mountain Avenue
Portage, PA 15946
Tel.: (814) 736-9620

January 17, 2006

CERTIFICATE OF MAILING

Gulich Township Road District
ATTN: Joyce Lovell
P.O. Box 305
525 Walnut Street
Smithmill, PA 16680-0305

Re: American General Consumer Discount Company vs. Jack A. Reiter & Wanda M. Reiter
No. 2005-1194-CD

Property Name & Address: Jack A. Reiter & Wanda M. Reiter
707 Spruce Street
Smithmill, Pennsylvania 16680

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Telephone: (814) 472-7160
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Email: AttyMAS@verizon.net

Additional Location:
Non-Mailing Address
713 Mountain Avenue
Portage, PA 15946
Tel.: (814) 736-9620

January 17, 2006

CERTIFICATE OF MAILING

Houtzdale Municipal Authority
P.O. Box 97
Houtzdale, PA 16651

Re: American General Consumer Discount Company vs. Jack A. Reiter & Wanda M. Reiter
No. 2005-1194-CD

Property Name & Address: Jack A. Reiter & Wanda M. Reiter
707 Spruce Street
Smithmill, Pennsylvania 16680

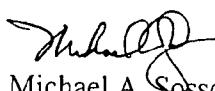
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Telephone: (814) 472-7160
Fax: (814) 472-4533
Email: AttyMAS@verizon.net

Additional Location:
Non-Mailing Address
713 Mountain Avenue
Portage, PA 15946
Tel.: (814) 736-9620

January 17, 2006

CERTIFICATE OF MAILING

Clearfield County Domestic Relations Office
107 East Market Street
Clearfield, PA 16830

Re: American General Consumer Discount Company vs. Jack A. Reiter & Wanda M. Reiter
No. 2005-1194-CD

Property Name & Address: Jack A. Reiter & Wanda M. Reiter
707 Spruce Street
Smithmill, Pennsylvania 16680

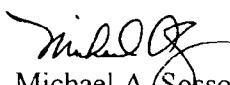
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cc: American General Consumer Discount Company
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Michael A. Sossong

Attorney at Law

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Suite 59-Mini Mall
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Telephone: (814) 472-7160
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Email: AttyMAS@verizon.net

Additional Location:
Non-Mailing Address
713 Mountain Avenue
Portage, PA 15946
Tel.: (814) 736-9620

January 17, 2006

CERTIFICATE OF MAILING

Moshannon Valley School District
Business Office
R.R. 1, Box 314
Houtzdale, PA 16651

Re: American General Consumer Discount Company vs. Jack A. Reiter & Wanda M. Reiter
No. 2005-1194-CD

Property Name & Address: Jack A. Reiter & Wanda M. Reiter
707 Spruce Street
Smithmill, Pennsylvania 16680

Dear Sir or Madam:

In regard to the above referenced matter, please find enclosed a Sheriff's Handbill. As you will see upon review of the Handbill, a Sheriff's Sale is scheduled for Friday, March 3, 2006, at 10:00 o'clock, a.m., in the Office of the Sheriff of Clearfield County, located at One North Second Street, Suite 116, Clearfield, Pennsylvania, 16830.

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Sincerely,



Michael A. Sossong, Esquire

MAS/paf
enclosure
cc: American General Consumer Discount Company
(w/enc.)

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*
*

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Jack A. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

Your Real Estate at 707 Spruce Street, Smithmill, Pennsylvania 16680 is scheduled to be sold at Sheriff's Sale on Friday, March 3, 2006 at 10:00 o'clock a.m. in the Office of the Sheriff of Clearfield County, located at One North Second Street, Suite 116, Clearfield, Pennsylvania 16830, to enforce the court judgment of American General Consumer Discount Company, Inc., Plaintiff, against you.

NOTICE OF OWNER'S RIGHTS

YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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

1. The sale will be cancelled if you pay to American General Consumer Discount Company, Inc., the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, you may call: Ms. Amanda Corl at (814) 944-2547.
2. You may be able to stop the sale by filing a petition asking the Court to strike or open the judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.
3. You may also be able to stop the sale through other legal proceedings. YOU MAY NEED AN ATTORNEY TO ASSERT YOUR RIGHTS. The sooner you contact one, the more chance you will have of stopping the sale. (See notice next page to find out how to obtain an attorney).

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

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

Plaintiff,

*

vs.

*

JACK A. REITER AND WANDA M. REITER,
husband and wife,

* IN MORTGAGE FORECLOSURE

Defendants.

*

* NO. 2005-1194-CD

*

*

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: Wanda M. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

Your Real Estate at 707 Spruce Street, Smithmill, Pennsylvania 16680 is scheduled to be sold at Sheriff's Sale on Friday, March 3, 2006 at 10:00 o'clock a.m. in the Office of the Sheriff of Clearfield County, located at One North Second Street, Suite 116, Clearfield, Pennsylvania 16830, to enforce the court judgment of American General Consumer Discount Company, Inc., Plaintiff, against you.

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

Received From: **MICHAEL A. SOSSONG**
 ATTORNEY AT LAW
 3133 N.W. GERMANY ROAD
 SUITE #59 MINI MAIL
 EBENSBURG, PA 15931

One piece of ordinary mail addressed to:
Mr. Jack A. Reiter
 1005 East Pleasant Valley Boulevard
 Altoona, PA 16602

PS Form 3817, Mar. 1989 Re: A.G./Reiter

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

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 ATTORNEY AT LAW
 3,33 N.W. GERMANY ROAD
 SUITE #59 MINI MAIL
 EBENSBURG, PA 15931

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 1005 East Pleasant Valley Boulevard
 Altoona, PA 16602

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One piece of ordinary mail addressed to:
PHFA - HEMAP
 P.O. Box 15530
 Harrisburg, PA 17105-5530

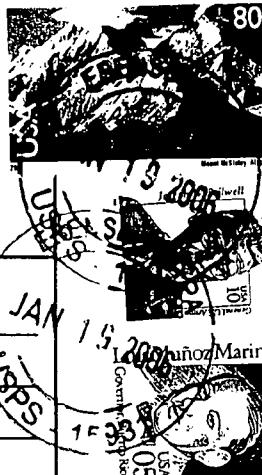
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Received From: **MICHAEL A. SOSSONG**
ATTORNEY AT LAW
333 N.W. GERMANY ROAD
SUITE #59 MINI MALL
EBENSBURG, PA 15931

One piece of ordinary mail addressed to:

Clearfield County Tax Claim Bureau
Clearfield County Courthouse
230 East Market Street
Clearfield, PA 16830



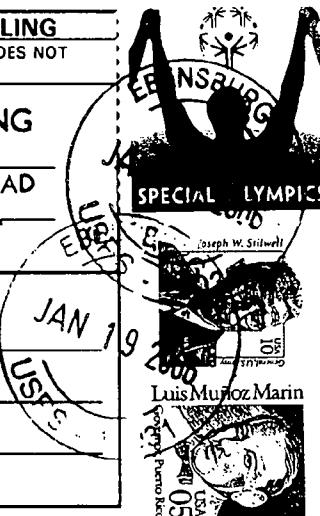
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333 N.W. GERMANY ROAD
SUITE #59 MINI MALL
EBENSBURG, PA 15931

One piece of ordinary mail addressed to:

John Matia, Tax Collector
2899 Plank Road
P.O. Box 277
Smithmill, PA 16680-0277



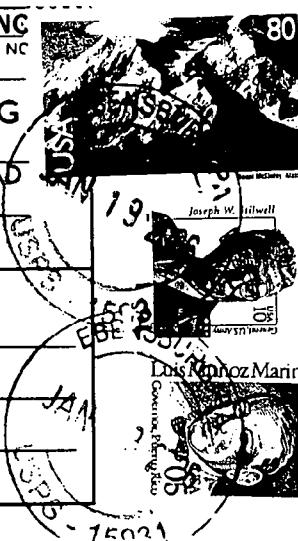
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ATTORNEY AT LAW
333 N.W. GERMANY ROAD
SUITE #59 MINI MALL
EBENSBURG, PA 15931

One piece of ordinary mail addressed to:

Gulich Township Road District
Attn: Joyce Lovell
P.O. Box 305
525 Walnut Street
Smithmill, PA 16680-0305



PS Form 3817, Mar. 1989 Re: A.G./Reiter

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ATTORNEY AT LAW
3133 NEW GERMANY ROAD
SUITE #59 MINI MALL
EBENSBURG, PA 15931

One piece of ordinary mail addressed to:
Houtzdale Municipal Authority
P.O. Box 97
Houtzdale, PA 16651



PS Form 3817, Mar. 1989 Re: A.G./Reiter

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3133 NEW GERMANY ROAD
SUITE #59 MINI MALL
EBENSBURG, PA 15931

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



PS Form 3817, Mar. 1989 Re: A.G./Reiter

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ATTORNEY AT LAW
3133 NEW GERMANY ROAD
SUITE #59 MINI MALL
EBENSBURG, PA 15931

One piece of ordinary mail addressed to:
Moshannon Valley School District
Business Office
R. R. 1, Box 314
Houtzdale, PA 16651



PS Form 3817, Mar. 1989 Re: A.G./Reiter

9234 4058 9000 1160 0000 7004

**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	\$ 1.63
Certified Fee	\$ 1.85
Return Receipt Fee (Endorsement Required)	\$ 0.00
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 4.88

1005 19 2006 04 0931 Postmark Here

Sent To
Mr. Jack A. Reiter
Street, Apt. No.: 1005 East Pleasant Valley Blvd.
or PO Box No.
City, State, ZIP+4: Altoona, PA 16602

PS Form 3800, June 2002 See Reverse for Instructions

9227 4058 9000 1160 0000 7004

**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	\$ 1.63
Certified Fee	\$ 1.85
Return Receipt Fee (Endorsement Required)	\$ 0.00
Restricted Delivery Fee (Endorsement Required)	\$ 0.00
Total Postage & Fees	\$ 4.88

0931 04 01/19/2006 Postmark Here

Sent To
Mrs. Wanda M. Reiter
Street, Apt. No.: 1005 East Pleasant Valley Blvd.
or PO Box No.
City, State, ZIP+4: Altoona, PA 16602

PS Form 3800, June 2002 See Reverse for Instructions

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:

Mr. Jack A. Reiter
1005 East Pleasant Valley Blvd.
Altoona, PA 16602

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent Addressee

X

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

7004 1160 0006 4058 9234

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-W-1540

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:

Mrs. Wanda M. Reiter
1005 East Pleasant Valley Blvd.
Altoona, PA 16602

COMPLETE THIS SECTION ON DELIVERY

A. Signature Agent Addressee

X

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? Yes
If YES, enter delivery address below: No

3. Service Type

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

4. Restricted Delivery? (Extra Fee)

Yes

2. Article Number

(Transfer from service label)

7004 1160 0006 4058 9227

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-W-1540

Michael A. Sossong, Esquire
3133 New Germany Road
Suite 59 - Mini Mall
Ebensburg PA 15931



7004 1160 0006 4058 9234

1160
1160
1160
1160

Mr. Jack A. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602



RJS
RETURN TO SENDER

A INSUFFICIENT ADDRESS
C ATTEMPTED NOT KNOWN
S NO SUCH NUMBER/STREET
 NOT DELIVERABLE AS ADDRESSED
 UNABLE TO FORWARD

Michael A. Sossong, Esquire
3133 New Germany Road
Suite 59 - Mini Mall
Ebensburg PA 15931



CERTIFIED MAIL™



7004 1160 0006 4058 9227

1160
1160
1160
1160

Mrs. Wanda M. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602



A INSUFFICIENT ADDRESS
C ATTEMPTED NOT KNOWN
S NO SUCH NUMBER/STREET
 NOT DELIVERABLE AS ADDRESSED
 UNABLE TO FORWARD

RJS
RETURN TO SENDER

NOTICE PURSUANT TO PA. R.C.P. NO. 3129.2 OF
THE SUPREME COURT OF PENNSYLVANIA

TO THE FOLLOWING DEFENDANTS AND OWNERS:

Jack A. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

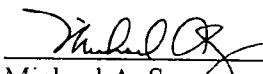
Wanda M. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

This Notice is given to you as an owner and defendant in an execution proceeding brought before the Sheriff of Clearfield County, Pennsylvania by American General Consumer Discount Company, Inc., Plaintiff, relative to the following judgment and execution: No. 2005-1194-CD.

The property together with its location and improvements are described on Exhibit "A" attached to this Notice; and said premises will be offered for sale by the Sheriff of Clearfield County according to the information set forth in this Notice.

This sale will be held on Friday, March 3, 2006 at 10:00 o'clock a.m. in the Office of the Sheriff of Clearfield County, located at One North Second Street, Suite 116, Clearfield, Pennsylvania 16830.

A schedule of distribution will be filed by the Sheriff on or before thirty (30) days from the date of sale, in the Office of the Sheriff of Clearfield County, located at 1 North Second Street, Suite 116, Clearfield, Pennsylvania 16830, and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten days thereafter.



Michael A. Sossong, Esquire
Attorney for Plaintiff

EXHIBIT "A"

ALL those certain pieces or parcels of land situate in the Village of Janesville, Gulich Township, Clearfield County, Commonwealth of Pennsylvania bounded and described as follows, together with all improvements thereon:

BEING Lot No. 48 in the plot of said Village of Janesville, the same being a lot fifty (50) feet by two hundred (200) feet. It being a part of a larger piece of ground conveyed to Ella Mountz by Guela Flynn, Executrix of Mary E. Flynn, by deed dated January 6, 1910 and recorded in Clearfield County, Commonwealth of Pennsylvania in Deed Book 185, Page 138.

HAVING ERECTED THEREON a dwelling.

BEING those same pieces or parcels of land title to which became vested in Jack Reiter and Wanda Reiter, husband and wife, by Deed of Mark R. Zimmerman and Mary T. Zimmerman, husband and wife, dated July 18, 2000 and recorded July 27, 2000 in the Office of the Recorder of Deeds in and for Clearfield County, Pennsylvania, in Deed Book Volume 2000, Page 10721 for the consideration of \$37,000.00.

BEING FURTHER IDENTIFIED as Tax Map No. 118-K16-508-00021 and Control No. 118-038972.

SEIZED, taken in execution to be sold as the property of JACK A. REITER AND WANDA M. REITER, at the suit of AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC., A PENNSYLVANIA CORPORATION. JUDGMENT NO. 05-1194-CD

SHERIFF'S SALE

OF REAL ESTATE

By virtue of certain Writs of Execution, issued out of the Court of Common Pleas – Civil Division – of Clearfield County, Pennsylvania, to me directed, there will be exposed to public sale in the Office of the Sheriff of Clearfield County, located at One North Second Street, Suite 116, Clearfield, Pennsylvania 16830, on Friday, April 7, 2006, at 10:00 o'clock a.m., prevailing time, the following described real estate to wit:

No. 2005-1194-CD

OWNERS OR REPUTED OWNERS: JACK A. REITER AND WANDA M. REITER:

REAL ESTATE: ALL those certain pieces or parcels of land situate in the Village of Janesville, Gulich Township, Clearfield County, Pennsylvania, being more fully described in a deed dated 07/18/2000 and recorded 07/27/2000 among the land records of the county and state set forth above in volume 2000 page 10721.

AND MORE FULLY DESCRIBED AS FOLLOWS:

ALL those certain pieces or parcels of land situate in the Village of Janesville, Gulich Township, Clearfield County, Commonwealth of Pennsylvania bounded and described as follows, together with all improvements thereon:

BEING Lot No. 48 in the plot of said Village of Janesville, the same being a lot fifty (50) feet by two hundred (200) feet. It being a part of a larger piece of ground conveyed to Ella Mountz by Guela Flynn, Executrix of Mary E. Flynn, by deed dated January 6, 1910 and recorded in Clearfield County, Commonwealth of Pennsylvania in Deed Book 185, Page 138.

HAVING ERECTED THEREON a dwelling.

BEING those same pieces or parcels of land title to which became vested in Jack Reiter and Wanda Reiter, husband and wife, by Deed of Mark R. Zimmerman and Mary T. Zimmerman, husband and wife, dated July 18, 2000 and recorded July 27, 2000 in the Office of the Recorder of Deeds in and for Clearfield County, Pennsylvania, in Deed Book Volume 2000, Page 10721 for the consideration of \$37,000.00.

BEING FURTHER IDENTIFIED as Tax Map No. 118-K16-508-00021 and Control No. 118-038972.

TAKEN IN EXECUTION: On Judgment entered to No. 2005-1194-CD by American General Consumer Discount Company, Inc., in the Court of Common Pleas of Clearfield County, Pennsylvania, in the principal amount of \$35,607.06, together with interest, taxes, costs and attorneys fees.

ATTORNEY: Michael A. Sossong, Esquire

ADDRESS: 3133 New Germany Road, Suite 59, Ebensburg, Pennsylvania 15931-4348

PHONE: (814) 472-7160

CONDITIONS OF SALE

Ten percent (10%) of the bid price shall be paid at the time of sale and the balance on or before one (1) week thereafter, otherwise the property will again on said same date that the balance is to be paid, be put up and sold at the risk and expense of the person to whom it was struck off, and in addition, the ten percent (10%) down payment shall be forfeited to the Sheriff's Office as damages to cover expenses and deficiencies incident to a resale.

Notice is directed to all parties in interest and claimant that a schedule of distribution will be filed by the Sheriff on or before thirty (30) days from the date of the sale in accordance with Pa. R.C.P. 3136.

If no exceptions are filed, deeds will be executed and acknowledged before the Prothonotary.

Office of the Sheriff

Clearfield County Courthouse

230 East Market Street

Clearfield, Pennsylvania 16830

SHERIFF'S DEPARTMENT

BLAIR COUNTY, PENNSYLVANIA
COURTHOUSE, HOLLIDAYSBURG, PA. 16648

1-2

SHERIFF SERVICE PROCESS RECEIPT, and AFFIDAVIT OF RETURN		INSTRUCTIONS: Print legibly, insuring readability of all copies. Do not detach any copies. BCSO ENV. #	
1. PLAINTIFF / S / American General Consumer Discount Co		2. COURT NUMBER 1194 EP AS / 101884 T-06	
3. DEFENDANT / S / Jack A & Wanda M Reiter		4. TYPE OF WRIT OR COMPLAINT Writ, Sheriff Handbill, Notice	
SERVE { 5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC. TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD. Jack A Reiter		6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code) 1005 E. Pleasant Valley Blvd, Altoona, PA 16602	
7. INDICATE UNUSUAL SERVICE: NOW, I, SHERIFF OF BLAIR COUNTY, PA., do hereby depose the Sheriff of County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff.		8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE: SHERIFF OF BLAIR COUNTY	
NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriffs' sale thereof.			
9. SIGNATURE OF ATTORNEY or other ORIGINATOR requesting service on behalf of: American General Co. Staff / American General		10. TELEPHONE NUMBER 705-2441 X 5486	
11. DATE		12. I acknowledge receipt of the writ or complaint as indicated above.	
13. Date Received 1-25-06		14. Expiration/Hearing date ASAP	
15. I hereby CERTIFY and RETURN that I <input type="checkbox"/> have personally served, <input checked="" type="checkbox"/> have served person in charge, <input type="checkbox"/> have legal evidence of service as shown in "Remarks" (on reverse) <input type="checkbox"/> have posted the above described property with the writ or complaint described on the individual, company, corporation, etc., at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing or posting a TRUE and ATTESTED COPY thereof.			
16. <input type="checkbox"/> I hereby certify and return a NOT FOUND because I am unable to locate the individual, company, corporation, etc., named above. (See remarks below)			
17. Name and title of individual served Wanda Reiter, wife		18. A person of suitable age and discretion then residing in the defendant's usual place of abode <input type="checkbox"/>	
19. Address if where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code) 1005 E. Pleasant Valley Blvd, Altoona, PA 16602		20. Date of Service 28/06	
21. Time 1007		22. ATTEMPTS	
22. ATTEMPTS 2-24-06 24. Total Costs 107.50		23. Advance Costs 107.50	
24. Total Costs 107.50		25. Date 28/06	
26. Total Costs 107.50		27. Total Costs 107.50	
28. COSTS OR REFUND 107.50		29. Date 28/06	
30. REMARKS: 9th			
AFFIRMED and subscribed to before me this 9th February 2006 Carol G. Gandy, Sheriff Hollidaysburg Boro, Blair County My Commission Expires Apr. 3, 2007		31. SO ANSWER. By (Sheriff/Dep. Sheriff) (Please Print or Type) Signature of Sheriff Sheriff of BLAIR COUNTY	
32. Date 28/06		33. Date 28/06	
34. I ACKNOWLEDGE RECEIVED A COPY OF THE WRIT OR RETURN SIGNATURE OF AUTHORIZED ISSUING AUTHORITY AND TITLE.			
35. Date Received 02/02		36. Date 28/06	

SHERIFF'S DEPARTMENT

BLAIR COUNTY, PENNSYLVANIA
COURTHOUSE, HOLLIDAYSBURG, PA. 16648

2-2

SHERIFF SERVICE PROCESS RECEIPT, and AFFIDAVIT OF RETURN

INSTRUCTIONS:

Print legibly, insuring readability of all copies.
Do not detach any copies. BCSD ENV. #

1. PLAINTIFF'S /	2. COURT NUMBER
American General Consumer Discount Co	
3. DEFENDANT'S /	4. TYPE OF WRIT OR COMPLAINT
Wanda M Peiter	
5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD.	
Wanda M Peiter	
6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)	
1005 East Pleasant Valley Blvd Altoona PA 16602	
7. INDICATE UNUSUAL SERVICE: <input checked="" type="checkbox"/> PERSONAL <input type="checkbox"/> PERSON IN CHARGE <input type="checkbox"/> DEPUTIZE <input type="checkbox"/> CERT. MAIL <input type="checkbox"/> REGISTERED MAIL <input type="checkbox"/> POSTED <input type="checkbox"/> OTHER	
NOW, I, SHERIFF OF BLAIR COUNTY, PA., do hereby depulize the Sheriff of County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff.	
SHERIFF OF BLAIR COUNTY	
8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE	

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within will may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

9. SIGNATURE of ATTORNEY or other ORIGINATOR requesting service on behalf of:	10. TELEPHONE NUMBER	11. DATE
<input type="checkbox"/> PLAINTIFF <input type="checkbox"/> DEFENDANT		

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

12. I acknowledge receipt of the writ or complaint as indicated above.	SIGNATURE of authorized BCSD Deputy or Clerk and Title	13. Date Received	14. Expiration/Return date
B Schaefer		1-25-06	ASAP

15. I hereby CERTIFY and RETURN that I <input checked="" type="checkbox"/> have personally served, <input type="checkbox"/> have served person in charge, <input type="checkbox"/> have legal evidence of service as shown in "Remarks" (on reverse) <input type="checkbox"/> have posted the above described property with the writ or complaint described on the individual, company, corporation, etc., at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing or Posting a TRUE and ATTESTED COPY thereof.

16. <input type="checkbox"/> I hereby certify and return a NOT FOUND because I am unable to locate the individual, company, corporation, etc., named above. (See remarks below)	17. Name and title of individual served	18. A person of suitable age and discretion then residing in the defendant's usual place of abode.	Read Order of
Steve		<input type="checkbox"/>	<input type="checkbox"/>

19. Address of where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)	20. Date of Service	21. Time
Steve	2-8-06	1805

22. ATTEMPTED	Date	Miles	Dep. Int.									
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23. AMOUNT COSTS	24.	25.	26.	27. Total Costs	28. COST DUE OR REFUND
------------------	-----	-----	-----	-----------------	------------------------

30. REMARKS

SO ANSWER.

AFFIRMED and subscribed to before me this	9th	By (Sheriff/Dep. Sheriff) (Please Print or Type)	Date
day of	February 2006	mpw	2-8-06

Signature of Sheriff	Date
----------------------	------

SHERIFF OF BLAIR COUNTY	
-------------------------	--

I ACKNOWLEDGE RECEIPT OF THIS WITNESS'S RETURN SIGNATURE OF AUTHORIZED ISSUING AUTHORITY AND TITLE.	39. Date Received
--	-------------------

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

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid by calling the Sheriff of Clearfield County at (814) 765-2641, ext.5986.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of Clearfield County at (814) 765-2641, ext.5986.
4. If the amount due from the buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have the right to remain in the property until the full amount is paid to the Sheriff and the Sheriff gives a deed to the buyer. You do not have the right to remove the fixtures from the property or to damage or destroy the same, and you could be held legally responsible if such removal or damage occurs during your occupancy. At the time that the deed is delivered to the buyer, you must vacate the premises and, should you fail to do so, the buyer may bring legal proceedings against you in order to effect your eviction.
6. You may be entitled to a share of the money which was paid for your real estate. A schedule of distribution of the money bid for your real estate will be filed by the Sheriff on or before thirty days from the date of the Sheriff Sale. This schedule will state who will be receiving money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the filing of the schedule of distribution. The schedule of distribution is available for inspection by you at the Sheriff's Office of Clearfield County, 230 East Market Street, Clearfield, Pennsylvania 16830.
7. You may also have other rights and defenses, or ways of getting your real estate back, if you act immediately after the sale.

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

David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, Pennsylvania 16830
Telephone: (814) 765-2641 ext. 5982

BY: *Michael A. Sossong*
MICHAEL A. SOSSONG, ESQUIRE

NOTICE PURSUANT TO PA. R.C.P. NO. 3129.2 OF
THE SUPREME COURT OF PENNSYLVANIA

TO THE FOLLOWING DEFENDANTS AND OWNERS:

Jack A. Reiter

1005 East Pleasant Valley Boulevard
Altoona, PA 16602

Wanda M. Reiter

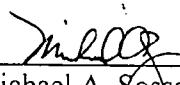
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

This Notice is given to you as an owner and defendant in an execution proceeding brought before the Sheriff of Clearfield County, Pennsylvania by American General Consumer Discount Company, Inc., Plaintiff, relative to the following judgment and execution: No. 2005-1194-CD.

The property together with its location and improvements are described on Exhibit "A" attached to this Notice; and said premises will be offered for sale by the Sheriff of Clearfield County according to the information set forth in this Notice.

This sale will be held on Friday, March 3, 2006 at 10:00 o'clock a.m. in the Office of the Sheriff of Clearfield County, located at One North Second Street, Suite 116, Clearfield, Pennsylvania 16830.

A schedule of distribution will be filed by the Sheriff on or before thirty (30) days from the date of sale, in the Office of the Sheriff of Clearfield County, located at 1 North Second Street, Suite 116, Clearfield, Pennsylvania 16830, and the distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten days thereafter.



Michael A. Sossong, Esquire
Attorney for Plaintiff

EXHIBIT "A"

ALL those certain pieces or parcels of land situate in the Village of Janesville, Gulich Township, Clearfield County, Commonwealth of Pennsylvania bounded and described as follows, together with all improvements thereon:

BEING Lot No. 48 in the plot of said Village of Janesville, the same being a lot fifty (50) feet by two hundred (200) feet. It being a part of a larger piece of ground conveyed to Ella Mountz by Guela Flynn, Executrix of Mary E. Flynn, by deed dated January 6, 1910 and recorded in Clearfield County, Commonwealth of Pennsylvania in Deed Book 185, Page 138.

HAVING ERECTED THEREON a dwelling.

BEING those same pieces or parcels of land title to which became vested in Jack Reiter and Wanda Reiter, husband and wife, by Deed of Mark R. Zimmerman and Mary T. Zimmerman, husband and wife, dated July 18, 2000 and recorded July 27, 2000 in the Office of the Recorder of Deeds in and for Clearfield County, Pennsylvania, in Deed Book Volume 2000, Page 10721 for the consideration of \$37,000.00.

BEING FURTHER IDENTIFIED as Tax Map No. 118-K16-508-00021 and Control No. 118-038972.

SEIZED, taken in execution to be sold as the property of JACK A. REITER AND WANDA M. REITER, at the suit of AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC., A PENNSYLVANIA CORPORATION. JUDGMENT NO. 05-1194-CD

IN THE COURT OF COMMON PLEAS
OF
CLEARFIELD COUNTY, PENNSYLVANIA

AMERICAN GENERAL CONSUMER DISCOUNT
COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

CERTIFICATE OF SERVICE

FILED

APR 03 2006

William A. Shaw
Prothonotary/Clerk of Courts
MICHAEL A. SOSSONG
ATTORNEY AT LAW
3133 NEW GERMANY ROAD
SUITE 59 - MINI MALL
EBENSBURG, PENNSYLVANIA 15931-4348

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20264

NO: 05-1194-CD

PLAINTIFF: AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC, A PENNSYLVANIA CORPORATION
VS.

DEFENDANT: JACK A. REITER AND WANDA M. REITER, HUSBAND AND WIFE

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 12/13/2005

LEVY TAKEN 01/18/2006 @ 10:15 AM

POSTED 01/18/2006 @ 10:15 AM

SALE HELD 04/07/2006

SOLD TO AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC, A PENNSYLVANIA
CORPORATION

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 05/10/2006

DATE DEED FILED 05/10/2006

PROPERTY ADDRESS 707 SPRUCE STREET SMITHMILL , PA 16680

SERVICES

02/08/2006 @ 6:52 PM SERVED JACK A. REITER

BLAIR COUNTY SERVED JACK A. REITER, DEFENDANT, AT HIS RESIDENCE 1005 EAST PLEASANT VALLEY BOULEVARD, ALTOONA,
PENNSYLVANIA BY HANDING TO WANDA M. REITER WIFE/CO DEFENDANT

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

02/08/2006 @ 6:52 PM SERVED WANDA M. REITER

BLAIR COUNTY SERVED WANDA M. REITER, DEFENDANT, AT HER RESIDENCE 1005 EAST PLEASANT VALLEY BOULEVARD, ALTOONA,
PENNSYLVANIA BY HANDING TO WANDA M. REITER

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

FILED
01/30/06
MAY 10 2006
WM

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20264

NO: 05-1194-CD

PLAINTIFF: AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC, A PENNSYLVANIA CORPORATION
vs.

DEFENDANT: JACK A. REITER AND WANDA M. REITER, HUSBAND AND WIFE

Execution REAL ESTATE

SHERIFF RETURN

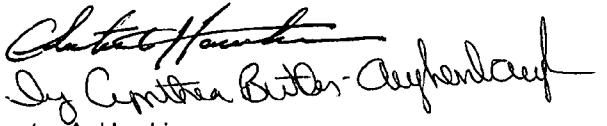
SHERIFF HAWKINS \$240.77

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2006


Chester A. Hawkins
Sheriff

WRIT OF EXECUTION

AMERICAN GENERAL CONSUMER
DISCOUNT COMPANY, INC., a Pennsylvania
corporation,

Plaintiff,

vs.

JACK A. REITER AND WANDA M. REITER,
husband and wife,

Defendants.

* IN THE COURT OF COMMON PLEAS
* OF
* CLEARFIELD COUNTY, PENNSYLVANIA
*
* CIVIL ACTION-AT LAW
*
* IN MORTGAGE FORECLOSURE
*
* NO. 2005-1194-CD
*
*

TO THE SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest, costs due Plaintiff from Defendants in the above matter, you are directed to levy upon and sell the following described property and more particularly described in Exhibit "A":

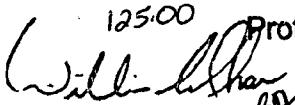
707 Spruce Street, Smithmill, Pennsylvania 16680

ALL those certain pieces or parcels of land situate in the Village of Janesville, Gulich Township, Clearfield County, Pennsylvania, being more fully described in a deed dated 07/18/2000 and recorded 07/27/2000 among the land records of the county and state set forth above in volume 2000 page 10721.

Balance due as of 07/20/05	\$35,607.06
Interest through 07/20/05	\$ 196.98
Late charges as of 07/20/05	\$ 0.00
Attorney's fees	<u>\$ 2,000.00</u>
TOTAL DUE	\$37,804.04 together with interest, costs and additional attorney's fees, hereafter incurred.

125.00

Prothonotary costs

 12/3/05
Prothonotary of Clearfield County

Date Sealed: _____

Received this writ this 13th day of
December, 2005,
at 1:45 a.m./p.m.

Chesler A. Hawkins
Sheriff by Courtney Butler Aughabury

Requesting Party Name: American General Consumer
Discount Company, Inc.

Attorney Filing: MICHAEL A. SOSSONG
3133 NEW GERMANY ROAD
SUITE 59, MINI MALL
EBENSBURG, PA 15931
(814) 472-7160
SUPREME CT. I.D. NO. 43957

EXHIBIT "A"

ALL those certain pieces or parcels of land situate in the Village of Janesville, Gulich Township, Clearfield County, Commonwealth of Pennsylvania bounded and described as follows, together with all improvements thereon:

BEING Lot No. 48 in the plot of said Village of Janesville, the same being a lot fifty (50) feet by two hundred (200) feet. It being a part of a larger piece of ground conveyed to Ella Mountz by Guela Flynn, Executrix of Mary E. Flynn, by deed dated January 6, 1910 and recorded in Clearfield County, Commonwealth of Pennsylvania in Deed Book 185, Page 138.

HAVING ERECTED THEREON a dwelling.

BEING those same pieces or parcels of land title to which became vested in Jack Reiter and Wanda Reiter, husband and wife, by Deed of Mark R. Zimmerman and Mary T. Zimmerman, husband and wife, dated July 18, 2000 and recorded July 27, 2000 in the Office of the Recorder of Deeds in and for Clearfield County, Pennsylvania, in Deed Book Volume 2000, Page 10721 for the consideration of \$37,000.00.

BEING FURTHER IDENTIFIED as Tax Map No. 118-K16-508-00021 and Control No. 118-038972.

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME JACK A. REITER

NO. 05-1194-CD

NOW, May 10, 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 Jack A. Reiter And Wanda M. Reiter, Husband And Wife to public venue or outcry at which time and place I sold the same to AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC, A PENNSYLVANIA CORPORATION 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	
LEVY	15.00
MILEAGE	24.92
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.85
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	9.00
COPIES	
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$240.77

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	28.50
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$28.50

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	35,607.06
INTEREST @ %	0.00
FROM TO 04/07/2006	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	2,000.00
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	196.98
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$37,844.04
COSTS:	
ADVERTISING	314.68
TAXES - COLLECTOR	152.19
TAXES - TAX CLAIM	1,609.54
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
SHERIFF COSTS	240.77
LEGAL JOURNAL COSTS	180.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$2,795.68

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

*Michael A. Sossong**Attorney at Law*

3133 New Germany Road
Suite 59-Mini Mall
Ebensburg, Pennsylvania 15931
Telephone: (814) 472-7160
Fax: (814) 472-4533

Additional Location:

Non-Mailing Address
713 Mountain Avenue
Portage, PA 15946
Tel.: (814) 736-9620

Of Counsel:
Thomas P. Leiden, Esquire

February 10, 2006

VIA FACSIMILE

Office of the Sheriff of Clearfield County
One North Second Street
Suite 116
Clearfield, Pennsylvania 16830

ATTN: Cindy

Re: American General Consumer Discount Company vs. Jack A. Reiter & Wanda M. Reiter
No. 2005-1194-CD

Property Name & Address: Jack A. Reiter & Wanda M. Reiter
707 Spruce Street
Smithmill, Pennsylvania 16680

Dear Cindy:

In regard to the above referenced case, pursuant to Pa.R.C.P. No. 3129.3, please continue the Sheriff's Sale that is scheduled for Friday, March 3, 2006, at 10:00 a.m., to Friday, April 7, 2006, at 10:00 a.m. Please announce the continuance of this sale to Friday, April 7, 2006 at 10:00 a.m. in the Sheriff's Office at the sale otherwise scheduled for Friday, March 3, 2006 at 10:00 a.m.

Your prompt and courteous cooperation will be most appreciated. Thank you for your attention in this matter.

Sincerely,


Michael A. Sossong, Esquire

MAS/paf
enclosure
cc: American General Consumer
Discount Company

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 20264

TERM & NO. 05-1194-CD

AMERICAN GENERAL CONSUMER DISCOUNT COMPANY, INC, A PENNSYLVANIA CORPORATION

vs.

JACK A. REITER AND WANDA M. REITER, HUSBAND AND WIFE

DOCUMENTS TO BE SERVED:
NOTICE OF SALE
WRIT OF EXECUTION
COPY OF LEVY

SERVE BY: ASAP

**MAKE REFUND PAYABLE TO
RETURN TO BE SENT TO THIS OFFICE**

SERVE: WANDA M. REITER

ADDRESS: 1005 EST PLEASANT VALLEY BOULEVARD
ALTOONA, PA 16602

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF OF CLEARFIELD COUNTY, State of Pennsylvania, do hereby depelize the SHERIFF OF BLAIR COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this day, Tuesday, January 24, 2006.

RESPECTFULLY,

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

DEPUTATION

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

PAGE 20264

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vs.

JACK A. REITER AND WANDA M. REITER, HUSBAND AND WIFE

DOCUMENTS TO BE SERVED:
NOTICE OF SALE
WRIT OF EXECUTION
COPY OF LEVY

SERVE BY: ASAP

**MAKE REFUND PAYABLE TO
RETURN TO BE SENT TO THIS OFFICE**

SERVE: JACK A. REITER

ADDRESS: 1005 EAST PLEASANT VALLEY BOULEVARD
ALTOONA, PA 16602

Know all men by these presents, that I, CHESTER A. HAWKINS, HIGH SHERIFF OF CLEARFIELD COUNTY, State of Pennsylvania, do hereby depelize the SHERIFF OF BLAIR COUNTY, Pennsylvania to execute this writ. This Deputation being made at the request and risk of the Plaintiff this day, Tuesday, January 24, 2006.

RESPECTFULLY,

CHESTER A. HAWKINS,
SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA

SHERIFF'S DEPARTMENT

BLAIR COUNTY, PENNSYLVANIA
COURTHOUSE, HOLLIDAYSBURG, PA. 16648

2-2

**SHERIFF SERVICE
PROCESS RECEIPT, and AFFIDAVIT OF RETURN**

INSTRUCTIONS:

Print legibly, insuring readability of all copies.

Do not detach any copies. BCSO ENV. #

1. PLAINTIFF / S /

American General Consumer Discount Co

3. DEFENDANT / S /

Wade A. & Wanda M. Reiter

SERVE



5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC. TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD.

AT

6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)

1005 East Pleasant Valley Blvd Altoona PA 16602

7. INDICATE UNUSUAL SERVICE:

 PERSONAL PERSON IN CHARGE DEPUTIZE CERT. MAIL REGISTERED MAIL POSTED OTHER

NOW, I, SHERIFF OF BLAIR COUNTY, PA., do hereby depose the Sheriff of County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff.

SHERIFF OF BLAIR COUNTY

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriffs' sale thereof.

9. SIGNATURE of ATTORNEY or other ORIGINATOR requesting service on behalf of:

 PLAINTIFF
 DEFENDANT

10. TELEPHONE NUMBER

11. DATE

12. I acknowledge receipt of the writ or complaint as indicated above.

SIGNATURE of Authorized BCSO Deputy or Clerk and Title

13. Date Received

14. Expiration/Hearing date

1-25-06

ASAP

15. I hereby CERTIFY and RETURN that I have personally served. have served person in charge. have legal evidence of service as shown in "Remarks" (on reverse) have posted the above described property with the writ or complaint described on the individual, company, corporation, etc., at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing/or Posting a TRUE and ATTESTED COPY thereof.

16. I hereby certify and return a NOT FOUND because I am unable to locate the individual, company, corporation, etc., named above. (See remarks below)

17. Name and title of individual served

Sue

18. A person of suitable age and discretion then residing in the defendant's usual place of abode. Read Order

19. Address of where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)

Sue

20. Date of Service

1806

21. Time

2804

22. ATTEMPTS	Date	Miles	Dep. Int.												
--------------	------	-------	-----------	------	-------	-----------	------	-------	-----------	------	-------	-----------	------	-------	-----------

23. Advance Costs	24			25.			26.			27. Total Costs			28. COST DUE OR REFUND	
-------------------	----	--	--	-----	--	--	-----	--	--	-----------------	--	--	------------------------	--

30. REMARKS

SO ANSWER.

AFFIRMED and subscribed to before me this

9th

By (Sheriff/Dep. Sheriff) (Please Print or Type)

h/w

Date

28-06

Signature of Sheriff

Date

SHERIFF OF BLAIR COUNTY

day of February 2006
 Carol Clegg, Notary Public
 Hollidaysburg Boro, Blair County
 My Commission Expires Apr. 3, 2007

I ACKNOWLEDGE RECEIVED AND ASSUMED SHERIFF'S RETURN SIGNATURE
 OF AUTHORIZED ISSUING AUTHORITY AND TITLE.

39. Date Received

SHERIFF'S RETURN OF SERVICE

(1) The within _____ upon _____ the within named defendant by mailing to _____ by _____ mail, return receipt requested, postage prepaid _____ on the _____ a true and attested copy thereof at _____

The return receipt signed by _____ defendant on the _____ is hereto attached and made part of this return.

(2) Outside the Commonwealth, pursuant to Pa. R.C.P. 405 (c) (1) (2), by mailing a true and attested copy thereof at _____

in the following manner.

(a) To the defendant by () registered () certified mail, return receipt requested, postage prepaid, addressee only on the _____ said receipt being returned NOT signed by defendant, but with a notation by the Postal Authorities that defendant refused to accept the same. The returned receipt and envelope is attached hereto and made part of this return.

And thereafter:

(b) To the defendant by ordinary mail addressed to defendant at same address, with the return address of the Sheriff appearing thereon, on the _____

I further certify that after fifteen (15) days from the mailing date, I have not received said envelope back from the Postal Authorities. A certificate of mailing is hereto attached as a proof of mailing.

(3) By publication in a daily publication of general circulation in the County of Blair, Commonwealth of Pennsylvania, _____ time (s) with publication appearing _____

The affidavit from said publication is hereto attached.

(4) By mailing to _____ by _____ mail, return receipt requested, postage prepaid, on the _____ a true and attested copy thereof at _____

The _____ returned by the Postal Authorities marked _____ is hereto attached.

(5) Other _____

SHERIFF'S DEPARTMENT

BLAIR COUNTY, PENNSYLVANIA
COURTHOUSE, HOLLIDAYSBURG, PA. 16648

1-2

**SHERIFF SERVICE
PROCESS RECEIPT, and AFFIDAVIT OF RETURN**

INSTRUCTIONS:

Print legibly, insuring readability of all copies.

Do not detach any copies. BCSD ENV. #

1. PLAINTIFF / S /

American Consumer Discount Co

2. COURT NUMBER

1194 CP 05 / 6018847-06

3. DEFENDANT / S /

Jack A & Wanda M Reiter

4. TYPE OF WRIT OR COMPLAINT

Writ, Sheriff Handbills, Notice

SERVE



5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD.

Jack A Reiter

6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)

1005 E. Pleasant Valley Blvd Altoona PA 16602

7. INDICATE UNUSUAL SERVICE:

 PERSONAL PERSON IN CHARGE DEPUTIZE CERT. MAIL REGISTERED MAIL POSTED OTHER

NOW, _____, I, SHERIFF OF BLAIR COUNTY, PA., do hereby depose the Sheriff of County to execute this Writ and make return thereof according to law. This deputation being made at the request and risk of the plaintiff.

SHERIFF OF BLAIR COUNTY

8. SPECIAL INSTRUCTIONS OR OTHER INFORMATION THAT WILL ASSIST IN EXPEDITING SERVICE:

NOTE ONLY APPLICABLE ON WRIT OF EXECUTION: N.B. WAIVER OF WATCHMAN — Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whomever is found in possession, after notifying person of levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriffs' sale thereof.

9. SIGNATURE of ATTORNEY or other ORIGINATOR requesting service on behalf of:

 PLAINTIFF
 DEFENDANT

10. TELEPHONE NUMBER

11. DATE

7605-2641 X 5986

American General

SPACE BELOW FOR USE OF SHERIFF ONLY — DO NOT WRITE BELOW THIS LINE

12. I acknowledge receipt of the writ or complaint as indicated above.

SIGNATURE of Authorized BCSD Deputy or Clerk and Title

13. Date Received

14. Expiration/Hearing date

1-25-06

ASAP

15. I hereby CERTIFY and RETURN that I have personally served, have served person in charge, have legal evidence of service as shown in "Remarks" (on reverse) have posted the above described property with the writ or complaint described on the individual, company, corporation, etc., at the address shown above or on the individual, company, corporation, etc., at the address inserted below by handing or posting a TRUE and ATTESTED COPY thereof.

16. I hereby certify and return a NOT FOUND because I am unable to locate the individual, company, corporation, etc., named above. (See remarks below)

17. Name and title of individual served

Wanda Reiter, wife

18. A person of suitable age and discretion then residing in the defendant's usual place of abode. Read Order

19. Address of where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code)

5th

20. Date of Service

21. Time

28/06

1807

22. ATTEMPTS	Date	Miles	Dep. Int.												
22	2-7	40	MW	24	st	NOT	25	NOT	26						

23. Advance Costs	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.
150.00	Rece	11823H	st	032.50	10.00	NOT	24	40.50	25	107.50	107.50	26	107.50	27	107.50

30. REMARKS

SO ANSWER.

AFFIRMED and subscribed to before me this

9th

By (Sheriff/Dep. Sheriff) (Please Print or Type)

day of
January, 2006
Carol Giese, Notary Public

NOTARY PUBLIC
Hollidaysburg Boro, Blair County
My Commission Expires Apr. 3, 2007

SHERIFF OF BLAIR COUNTY

I ACKNOWLEDGE Pennsylvania Association of Sheriff's RETURN SIGNATURE
OF AUTHORIZED ISSUING AUTHORITY AND TITLE.

39. Date Received

SHERIFF'S RETURN OF SERVICE

(1) The within _____ upon _____, the within named defendant by mailing to _____ by _____ mail, return receipt requested, postage prepaid _____ on the _____, a true and attested copy thereof at _____

The return receipt signed by _____ defendant on the _____ is hereto attached and made part of this return.

(2) Outside the Commonwealth, pursuant to Pa. R.C.P. 405 (c) (1) (2): by mailing a true and attested copy thereof at _____

in the following manner.

(a) To the defendant by () registered () certified mail, return receipt requested, postage prepaid, addressee only on the _____ said receipt being returned NOT signed by defendant, but with a notation by the Postal Authorities that defendant refused to accept the same. The returned receipt and envelope is attached hereto and made part of this return.

And thereafter:

(b) To the defendant by ordinary mail addressed to defendant at same address, with the return address of the Sheriff appearing thereon, on the _____

I further certify that after fifteen (15) days from the mailing date, I have not received said envelope back from the Postal Authorities. A certificate of mailing is hereto attached as a proof of mailing.

(3) By publication in a daily publication of general circulation in the County of **Blair**, Commonwealth of Pennsylvania. _____ time (s) with publication appearing _____

The affidavit from said publication is hereto attached.

(4) By mailing to _____ by _____ mail, return receipt requested, postage prepaid, on the _____ a true and attested copy thereof at _____

The _____ returned by the Postal Authorities marked _____ is hereto attached.

(5) Other _____