

05-1194-CD

American General vs Jack A. Reiter et al

American General vs Jack-Reiter et al
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-CD
*
* 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

AUG 11 2005

0/3/16/2
William A. Shaw

Prothonotary/Clerk of Courts

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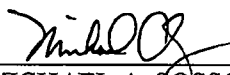
NOTICE

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

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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.

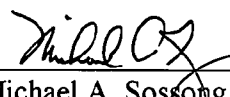
10. A Notice of Intention to Foreclose Mortgage pursuant to the requirements of 41 P.S. § 403(a), also known as Act 6, dated March 9, 2005, and a Notice of the Homeowner's Emergency Mortgage Assistance Act of 1983, pursuant to the requirements of 35 P.S. § 1680.401c – 1680.411c, also known as Act 91, 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

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

Plaintiff,

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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: 8-4-05

By: 
Ronald Conahan, Jr., Manager

KAREN L. STARK
REGISTER AND RECORDER
CLEARFIELD COUNTY
PENNSYLVANIA
INSTRUMENT NUMBER
200010722
RECORDED ON
JUL 27, 2000
8:51:56 AM
RECORDING FEES - \$15.00
COUNTY IMPROVEMENT \$1.00
JULY TAX \$1.00
TOTAL \$17.00

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE entered into this 20 day of JULY, 2000 between JACK REITER AND WANDA REITER herein called "Mortgagors", and AMERICAN GENERAL CONSUMER DISCOUNT CO., INC the Mortgagee, a Pennsylvania corporation having a 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 GULICH Township (City)(Borough)(Township) of CLEARFIELD County of CLEARFIELD Commonwealth of Pennsylvania, described as follows:
Municipal Tax Lot Block

(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 attach prior to 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 Mortgages 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. 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; Leaseholds; 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 lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Mortgagor shall perform all of 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 shall become additional indebtedness of Mortgagor secured by this Mortgage. Unless Mortgagor and Mortgagee agree in writing, such amounts shall be payable upon notice from Mortgagee to Mortgagor requesting payment thereof. No other 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 Mortgagee 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 any mortgage, deed of trust, or other security agreement with a lien which has priority over this Mortgage.

10. Mortgagee 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 Mortgagee shall not operate to release, in any manner, the liability of the original Mortgagee and Mortgagee's successors in interest. Mortgagee shall not be required to commence proceedings against such successor 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 Mortgagee and Mortgagee'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 the rights hereunder shall inure to, the respective successors and assigns of Mortgagee and Mortgagee, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Mortgagee shall be joint and several. Any Mortgagee who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey the Mortgagee's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Mortgagee 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 Mortgagee's consent and without releasing that Mortgagee or modifying this Mortgage as to the Mortgagee'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 Mortgagee provided for in this Mortgage shall be given by delivering it or by mailing such notice by regular mail addressed to Mortgagee at the Mortgagee's address stated herein or at such other address as Mortgagee 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 Mortgagee as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Mortgagee 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, fees, charges, and other terms of the credit transaction secured hereby. The foregoing sentence shall not limit the applicability of Federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provisions, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs", "expenses", and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Mortgagee's Copy. Mortgagee 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. Mortgagee shall fulfill all of Mortgagee's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Mortgagee enters into with Mortgagee. Mortgagee, at Mortgagee's option, may require Mortgagee to execute and deliver to Mortgagee, in a form acceptable to Mortgagee, an assignment of any rights, claims or defenses which Mortgagee 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 Mortgagee. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Mortgagee is sold or transferred and Mortgagee is not a natural person) without Mortgagee's prior written consent, Mortgagee 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 Mortgagee 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 Mortgagee must pay all sums secured by this Mortgage. If Mortgagee 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 Mortgagee.

17. Acceleration; Remedies. Upon Mortgagee's breach of any covenant or agreement of Mortgagee 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, Mortgagee hereby assigns to Mortgagee the rents of the Property, provided that Mortgagee 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 Mortgagee. Mortgagee shall pay all cost of recordation, if any.

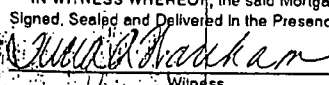
20. Interest Rate after Judgment. Mortgagee agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the highest rate permitted by law, not to exceed the Note rate.

21. Waiver of Exemptions. To the extent permitted by law, Mortgagee 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, Mortgagee 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 Mortgagee 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 Mortgagee from Mortgagee will set forth therein the Mortgagee's accelerated maturity date for the loan.

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

Signed, Sealed and Delivered in the Presence of

 (Seal)

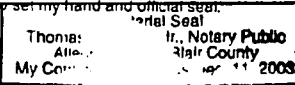
Wanda Reiter (Seal)

(Seal)

COMMONWEALTH OF PENNSYLVANIA)
COUNTY OF BLAIR) SS

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.

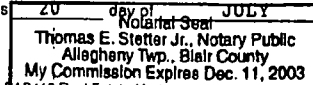
In witness whereof, I hereunto set my hand and official seal.


Thomas E. Stetter Jr., Notary Public
Allegheny Twp., Blair County
My Commission Expires Dec. 11, 2003

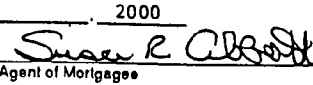
Member, Pennsylvania Association of Notaries

I, SUSAN R. ABBOTT, of AMERICAN GENERAL FINANCE Mortgagee named in the foregoing Mortgage hereby certify that the correct residence address of said Mortgagee is 2720 OLD RT 220 N, ALTOONA, Pennsylvania.

Witness my hand this 20 day of JULY 2000


Thomas E. Stetter Jr., Notary Public
Allegheny Twp., Blair County
My Commission Expires Dec. 11, 2003

038-00047A (01-18-00) Member, Pennsylvania Association of Notaries


Agent of Mortgagee

LUZERNE COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

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

EOC of Schuylkill County
225 North Centre Street.
Pottsville, PA 17901
(570) 622-1995 -- FAX (570) 622-0429

LYCOMING COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915
3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

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

MCKEAN COUNTY

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400 -- FAX (814) 898-1243

Northern Tier Comm. Action Corp.
P. O. Box 389, 135 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

MERCER COUNTY

Shenago Valley Urban League, Inc.
501 Indiana Ave.
Ferrell, PA 16121
(724) 981-5310

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

MIFFLIN 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

CCCS of Northeast PA
1631 S. Atherton St., Suite 100
State College, PA 16801
(814) 238-3668 -- FAX (814) 238-3669

MONROE COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

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

MONTGOMERY COUNTY

Acorn Housing Corporation
846 N. Broad St.
Philadelphia, PA 19130
(215) 765-1221 -- FAX (215) 765-1427

Northwest Counseling Service
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500 -- FAX (215) 324-8753

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

Community Action Development Comm
113 E. Main Street
Norristown, PA 19401
(610) 277-6363 -- FAX (610) 277-2123

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665 -- FAX (215) 864-2666

Community Housing Counselors, Inc.
P. O. Box 244
Kennett Square, PA 19348
(215) 444-3682 -- FAX (215) 444-8243

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567

Philadelphia Council For Community Advmt
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941

American Credit Counseling Institute
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-9429 -- FAX (215) 956-6344

MONTGOMERY COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

NORTHAMPTON COUNTY

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

NORTHUMBERLAND COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915
3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

Economic Opportunity Cabinet of Schuylkill Co
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995 -- FAX (570) 622-0429

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
2000 Ungetstown Rd.
Harrisburg, PA 17102
(717) 541-1757 -- FAX (717) 541-4670

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

Urban League of Metropolitan Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925 -- FAX (717) 234-9459

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

YWCA of Carlisle
301 G St.
Carlisle, PA 17013
(717) 243-3818 -- FAX (717) 243-3948

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

PHILADELPHIA

Acorn Housing Corporation
846 N. Broad St.
Philadelphia, PA 19130
(215) 765-1221 -- FAX (215) 765-1427

Northwest Counseling Service
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500 -- FAX (215) 324-8753

CCCS of Delaware Valley
1. 1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665 -- FAX (215) 864-2666
2. One Cherry Hill, Suite 215
Cherry Hill, NJ 08002
(215) 563-5665

HACE
167 W. Allegheny, 2nd FL.
Philadelphia, PA 19140
(215) 426-8025 -- FAX (215) 426-9122

Housing Assoc. of Delaware Valley
1. 1500 Walnut Street, Suite 601
Philadelphia, PA 19102
(215) 545-6010 -- FAX (215) 790-0132
2. 658 North Watts Street
Philadelphia, PA 19123
(215) 978-0224 -- FAX (215) 765-7614

Media Fellowship House
302 S. Jackson St.
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567

PCCA
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941

Community Devel. Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990 -- FAX (215) 744-2012

American Credit Counseling Institute
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741
2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814
3. 755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-9429 -- FAX (215) 956-6344

PIKE COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

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LUZERNE COUNTY

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1. 31 W. Market Street, POB 1127
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(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

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

EOC of Schuylkill County
225 North Centre Street.
Pottsville, PA 17901
(570) 622-1995 -- FAX (570) 622-0429

LYCOMING COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

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

MCKEAN COUNTY

John F. Kennedy Center, Inc.
2021 East 20th Street
Erie, PA 16510
(814) 898-0400 -- FAX (814) 898-1243

Northern Tier Comm. Action Corp.
P. O. Box 389, 135 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

MERCER COUNTY

Shenago Valley Urban League, Inc.
601 Indiana Ave.
Farrell, PA 16121
(724) 981-5310

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

MIFFLIN COUNTY

CCCS of Northeastern 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

CCCS of Northeastern PA
1631 S. Atherton St., Suite 100
State College, PA 16801
(814) 238-3668 -- FAX (814) 238-3669

MONROE COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

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

MONTGOMERY COUNTY

Acorn Housing Corporation
846 N. Broad St.
Philadelphia, PA 19130
(215) 765-1221 -- FAX (215) 765-1427

Northwest Counseling Service
5001 N. Broad Street
Philadelphia, PA 19141
(215) 324-7500 -- FAX (215) 324-8753

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

Community Action Development Comm
113 E. Main Street
Norristown, PA 19401
(610) 277-6363 -- FAX (610) 277-2123

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5665 -- FAX (215) 864-2666

Community Housing Counselors, Inc.
P. O. Box 244
Kennett Square, PA 19348
(215) 444-3682 -- FAX (215) 444-8243

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846 -- FAX (610) 565-8567

Philadelphia Council for Community Advmt
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX (215) 963-9941

American Credit Counseling Institute
1. 845 Coates St.
Coatesville, PA 19320
(888) 212-6741

2. 144 E. Dekalb Pike
King of Prussia, PA 19406
(610) 971-2210 -- FAX (610) 265-4814

3. 755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-9429 -- FAX (215) 956-6344

MONTOUR COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
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(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

NORTHAMPTON COUNTY

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

NORTHUMBERLAND COUNTY

CCCS of Northeastern Pennsylvania
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FAX (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

Economic Opportunity Cabinet of Schuylkill Co
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995 -- FAX (570) 622-0429

PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Rd.
Harrisburg, PA 17102
(717) 541-1757 -- FAX (717) 541-4670

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

Urban League of Metropolitan Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925 -- FAX (717) 234-9459

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

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(717) 243-3818 -- FAX (717) 243-3948

Community Action Commission of
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1514 Derry Street
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1. 1515 Market Street, Suite 1325
Philadelphia, PA 19107
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2. One Cherry Hill, Suite 215
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(215) 563-5665

HACE
167 W. Allegheny, 2nd FL.
Philadelphia, PA 19140
(215) 426-8025 -- FAX (215) 426-9122

Housing Assoc. of Delaware Valley
1. 1500 Walnut Street, Suite 601
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PIKE COUNTY

CCCS of Northeastern Pennsylvania
1. 31 W. Market Street, POB 1127
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FAX (570) 821-1785

2. 1400 Abington Executive Park, Suite 1
Clarks Summit, PA 18411
(570) 587-8163 or (800) 922-9537
FAX (570) 587-9134/915

3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

POTTER COUNTY

Northern Tier Community Action Corp.
135 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

SCHUYLKILL COUNTY

Budget Counseling Center
247 North Fifth St.
Reading, PA 19601
(610) 375-7866 -- FAX (610) 375-7830

Economic Opportunity Cabinet of Schuylkill Co
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1995 -- FAX (570) 622-0429

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) 455-5631 -- CALL BEFORE FAXING
(570) 836-4090 TUNKHANNOCK

CCCS of Lehigh Valley
P. O. Box A
Whitehall, PA 18052
(610) 821-4011 -- FAX (610) 821-8932

SNYDER COUNTY

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Rd.
Harrisburg, PA 17102
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Urban League of Metropolitan Harrisburg
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925 -- FAX (717) 234-9459

Community Action Commission of the
Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757 -- FAX (717) 234-2227

SOMERSET COUNTY

Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
(814) 623-9129 -- FAX (814) 623-7187

Keystone Economic Development Corp
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556 -- FAX (814) 539-1688

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628 -- (800) 452-0148
FAX (814) 443-3690

SULLIVAN COUNTY

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
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 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, 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

SUSQUEHANNA COUNTY

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
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 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, 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

TIOGA COUNTY

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
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785

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1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, 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

UNION COUNTY

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

CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
(814) 944-8100 -- FAX (814) 944-5747

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
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 201 Basin Street
Williamsport, PA 17703
(570) 323-6627 -- FAX (570) 323-6626

VENANGO COUNTY

Greater Erie Community Action Comm.
18 W. 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 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
(412) 282-7812

WARREN COUNTY

Booker T. Washington Center
1720 Holland St.
Erie, PA 16503
(814) 453-5744 -- FAX (814) 453-5749

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

Warren-Forrest Counties Economic
Opportunity Council
1209 Pennsylvania Avenue West, P.O. Box 547
Warren, PA 16365
(814) 726-2400 -- FAX (814) 723-0510

WASHINGTON COUNTY

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

Community Action Southwestern
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

CCCS of Western Pennsylvania, Inc.
1. 1 North Gate Square, 2 Garden Center Drive
Greensburg, PA 15601
(724) 838-1290
2. 53 N. College Street
Washington, PA 15301
(724) 222-8292

Housing Opportunities, Inc.
133 Seventh St.
McKeesport, PA 15132
(412) 664-1590 -- FAX (412) 664-0873

Mon-Valley Unemployed Comm.
120 E. 8th Ave.
Homestead, PA 15120
(412) 462-9962 -- FAX (412) 462-9954

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1 (800) 737-2933
FAX (412) 338-9963

WAYNE COUNTY

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
2. 31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or (800) 922-9537
FAX (570) 821-1785
3. 9 South 7th Street
Stroudsburg, PA 18360
(570) 420-8980 or (800) 922-9537
FAX (570) 420-8981

The Trehab Center of Northeastern PA
1. 185 Elmira Street, P. O. Box 218
Troy, PA 16947
(570) 297-2101 -- FAX (570) 297-2799
2. German St. P.O. Box 389
Dushore, PA 18614
(570) 928-9668 -- FAX (570) 928-8144
3. 17 Crafton St.
Wellsboro, 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

WAYNE COUNTY

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

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
(724) 852-2893

Housing Opportunities, Inc.
133 Seventh Street
McKeesport, PA 15132
(412) 664-1590 -- FAX (412) 664-0873

WESTMORELAND COUNTY (Cont)

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

WYOMING COUNTY

<p>Common Economics Opportunity of Luzerne Co</p> <p>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</p>
<p>CCCS of Northeastern PA</p> <p>1. 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1 (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</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 16657 (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>

YORK COUNTY

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

DELAWARE COUNTY (Cont)

Philadelphia Council for Community Advance
100 N. 17th St. Suite 600
Philadelphia, PA 19103
(215) 567-7803 -- FAX # (215) 963-9941

Community Devel Corp of Frankford
Group Ministry
4620 Griscoon Street
Philadelphia, PA 19124
(215) 744-2990 -- FAX (215) 744-2012

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
(610) 874-1484

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

ACCI
1. 175 Stafford 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

ELK COUNTY

John F. Kennedy Center, Inc.
East 20th St.
Erie, PA 16510
(814) 898-0400 -- FAX (814) 898-1243

Northern Tier Community Action Corp.
P. O. Box 389, 135 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

ERIE COUNTY

Booker T. Washington Ctr.
1720 Holland St.
Erie, PA 16503
(814) 453-5744 -- FAX (814) 453-5749

Greater Erie Community Action Committee
18 West 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 456-0161

John F. Kennedy Center, Inc.
2021 East 20th St.
Erie, PA 16510
(814) 898-0400 -- FAX (814) 898-1243

FAYETTE COUNTY

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

CCCS of Western Pennsylvania, Inc.
1 N. Gate Sq. 2 Garden Center Dr.
Greensburg, PA 15601
(724) 838-1290

Fayette CoCommunity Action Agency, Inc.
137 North Baeson Ave.
Uniontown, PA 15401
(724) 437-6050 or (800) 427-INFO
FAX (724) 437-4418

Tableland Services, Inc.
131 North Center Avenue
Somerset, PA 15501
(814) 445-9628 -- FAX (814) 443-3690

CCCS of Western PA
199 Edison Street
Uniontown, PA 15401
(724) 439-8939

Mon-Valley Unemployed Comm.
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962

FOREST COUNTY

Warren-Forrest Counthas
Economic Opportunity Council
204 Liberty St. P.O. Box 547
Warren, PA 16365
(814) 726-2400 -- FAX (814) 723-0510

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

FRANKLIN COUNTY

CCCS of Western Pennsylvania, Inc.
912 S. George St.
York, PA 17403
(717) 846-4176

American Red Cross - Hanover Chapter
529 Carlisle St.
Hanover, PA 17331
(717) 637-3768 -- fax (717) 637-3234

Community Action Commission of Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757 -- FAX (717) 234-2227

Urban League of Metropolitan Hbg.
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925 -- FAX (717) 234-9459

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757 -- FAX (717) 541-4670

Adams County Housing Authority
139--143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518 -- FAX (717) 334-8326

FULTON COUNTY

Bedford-Fulton Housing Services
R. D. 1, Box 384
Everett, PA 15537
(814) 623-9129 -- FAX (814) 623-7187

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

CCCS of Western Pennsylvania, Inc.
912 S. George St.
York, PA 17403
(717) 846-4176

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

GREEN COUNTY

Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 462-9964

Mon-Valley Unemployed Comm.
120 E. 9th Ave.
Homestead, PA 15120
(412) 462-9962 -- FAX (412) 462-9964

Community Action Southwestern
22 West High St.
Waynesboro, PA 15370
(724) 852-2893 -- FAX (724) 627-7713

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

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

INDIANA COUNTY

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

Indiana Co. Community Action Program
827 Water St. Box 187
Indiana, PA 15701
(412) 465-2657 -- FAX (724) 465-2657

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556 -- FAX (814) 539-1688

CCCS of Western PA
216-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

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) 444-3682 -- 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) 768-5062
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

Shenago Valley Urban League, Inc.
602 Indiana Ave.
Farrell, PA 16121
(724) 981-5310

Housing Opportunities of Beaver County
650 Corporation St., Suite 207
(724) 728-7202 -- FAX (724) 728-7202

LEBANON

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) 768-5062
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 Opport 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.

Thomas E Stetter Jr

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

MOSHANNON VALLEY \$185.00
SCHOOLS

TOTAL \$755.50

Advantage Equity

affia 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 2004 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)-944-2347. 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.



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 PROGRAM 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 time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.
(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

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.

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:	Wanda M. 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

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- 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 time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

NOTE: IF YOU ARE CURRENTLY PROTECTED BY THE FILING OF A PETITION IN BANKRUPTCY, THE FOLLOWING PART OF THIS NOTICE IS FOR INFORMATION PURPOSES ONLY AND SHOULD NOT BE CONSIDERED AS AN ATTEMPT TO COLLECT THE DEBT.
(If you have filed bankruptcy you can still apply for Emergency Mortgage Assistance.)

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

Community Davel Corp of Frankford
Group Ministry
4620 Griscom Street
Philadelphia, PA 19124
(215) 744-2990 -- FAX (215) 744-2012

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
(610) 874-1484

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

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

ELK COUNTY

John F. Kennedy Center, Inc.
East 20th St.
Erie, PA 16510
(814) 898-0400 -- FAX (814) 898-1243

Northern Tier Community Action Corp.
P. O. Box 389, 135 W. 4th St.
Emporium, PA 15834
(814) 486-1161 -- FAX (814) 486-0825

ERIE COUNTY

Booker T. Washington Ctr.
1720 Holland St.
Erie, PA 16503
(814) 453-5744 -- FAX (814) 453-5749

Greater Erie Community Action Committee
18 West 9th St.
Erie, PA 16501
(814) 459-4581 -- FAX (814) 455-0161

John F. Kennedy Center, Inc.
2021 East 20th St.
Erie, PA 16510
(814) 898-0400 -- FAX (814) 898-1243

FAYETTE COUNTY

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

CCCS of Western Pennsylvania, Inc.
1 N. Gate Sq. 2 Garden Center Dr.
Greensburg, PA 15601
(724) 838-1290

Fayette CoCommunity Action Agency, Inc.
137 North Beeson Ave.
Uniontown, PA 15401
(724) 437-6050 or (800) 427-INFO
FAX (724) 437-4418

Tableland Services, Inc.
131 North Center Avenue
Somerset, PA 15501
(814) 445-9628 -- FAX (814) 443-3690

CCCS of Western PA
199 Edison Street
Uniontown, PA 15401
(724) 439-8939

Mon-Valley Unemployed Comm.
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9962

FOREST COUNTY

Warren-Forrest Counties
Economic Opportunity Council
204 Liberty St. P.O. Box 547
Warren, PA 16365
(814) 726-2400 -- FAX (814) 723-0510

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

FRANKLIN COUNTY

CCCS of Western Pennsylvania, Inc.
912 S. George St.
York, PA 17403
(717) 846-4176

American Red Cross - Hanover Chapter
529 Carlisle St.
Hanover, PA 17331
(717) 637-3768 -- fax (717) 637-3294

Community Action Commission of Capital Region
1514 Derry Street
Harrisburg, PA 17104
(717) 232-9757 -- FAX (717) 234-2227

Urban League of Metropolitan Hbg.
2107 N. 6th Street
Harrisburg, PA 17101
(717) 234-5925 -- FAX (717) 234-9459

CCCS of Western PA
2000 Linglestown Road
Harrisburg, PA 17102
(717) 541-1757 -- FAX (717) 541-4670

Adams County Housing Authority
139--143 Carlisle St.
Gettysburg, PA 17325
(717) 334-1518 -- FAX (717) 334-8326

FULTON COUNTY

Bedford-Fulton Housing Services
R. D. 1, Box 384
Everett, PA 15537
(814) 623-9129 -- FAX (814) 623-7187

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

CCCS of Western Pennsylvania, Inc.
912 S. George St.
York, PA 17403
(717) 846-4176

Weatherization Office
917 Mifflin Street
Huntingdon, PA 16652
(814) 643-2343

GREEN COUNTY

Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1956 or (412) 281-2102
FAX (412) 462-9964

Mon-Valley Unemployed Comm.
120 E. 9th Ave.
Homestead, PA 15120
(412) 462-9962 -- FAX (412) 462-9964

Community Action Southwestern
22 West High St.
Waynesboro, PA 15370
(724) 852-2893 -- FAX (724) 627-7713

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

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

INDIANA COUNTY

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

Indiana Co. Community Action Program
827 Water St. Box 187
Indiana, PA 15701
(412) 465-2657 -- FAX (724) 465-2657

Keystone Economic Development Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556 -- FAX (814) 539-1688

CCCS of Western PA
216-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335

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) 444-3682 -- 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) 768-5062
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

Shenago Valley Urban League, Inc.
602 Indiana Ave.
Farrell, PA 16121
(724) 981-5310

Housing Opportunities of Beaver County
650 Corporation St., Suite 207
(724) 728-7202 -- FAX (724) 728-7202

LEBANON

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) 768-5062
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 Oppor 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	First Payment Due Date	Other Payments Due on Same Date of Each Month.	Final Payment Due Date	Amount of First Payment	Amount of Balloon Payment	Amount of Monthly Payment	Total Number of Payments	Term of Loan in Months
07/20/00	08/20/00		07/20/20	\$ 370.22	\$ NONE	\$ 370.22	240	240

ITEMIZATION OF AMOUNT FINANCED	
1. \$ <u>NONE</u> Premium to Life Insurance Co. (Joint Coverage)	8. Appraiser for Appraisal Fee \$ <u>235.00</u> PAID TO <u>ADVANTAGE EQUITY SER</u>
2. \$ <u>NONE</u> Premium to Life Insurance Co. (Single Coverage)	9. Title Exam Fee/Title Insurance \$ <u>448.00</u> PAID TO <u>ADVANTAGE EQUITY SER</u>
3. \$ <u>NONE</u> Premium to Disability Insurance Co. (Joint Coverage)	10. Taxes Paid to Govt. Agency \$ <u>71.86</u>
4. \$ <u>NONE</u> Premium to Disability Insurance Co. (Single Coverage)	11. Abstract Fee \$ <u>125.00</u> PAID TO <u>ADVANTAGE EQUITY SER</u>
5. \$ <u>NONE</u> Premium to Property Insurance Co. \$ <u>NONE</u>	12. Paid on Prior Account with Lender \$ <u>NONE</u>
6. \$ <u>370.00</u> Paid to Public Officials for Certificate of Title Fees	13. Amount Paid to you or on your behalf itemized below \$ <u>33150.00</u> \$ <u> </u> TO <u> </u>
7. \$ <u>31.00</u> Paid to Public Officials for Recording and Releasing Fees	
4.5. \$ <u>34430.86</u> Amount Financed (Sum of lines 1 thru 13)	A. \$ <u>2652.00</u> Points (Prepaid Finance Charge)
5. \$ <u>54421.94</u> FINANCE CHARGE	B. \$ <u>NONE</u> Brokers Fee (Prepaid FINANCE CHARGE)
6. \$ <u>11.63</u> % ANNUAL PERCENTAGE RATE	C. \$ <u>51769.94</u> Interest
7. \$ <u>88852.80</u> Total of Payments	18. \$ <u>37082.86</u> 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.

SIGNATURE: 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: [Signature] L.S. (Seal)

Witness: [Signature] L.S. (Seal)

Witness: [Signature] L.S. (Seal)

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 Lender agree to all the arbitration provisions in this document (hereinafter, the "Arbitration Provisions").

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 or any previous loan from Lender (including all amendments, modifications and refinancings); any previous retail installment sales contract or loan assigned to Lender; all documents, actions, or omissions relating to this or any previous loan or retail installment sales contract; any insurance product, service contract, or warranty purchased in connection with this or any previous loan or retail installment sales contract; whether the claim or dispute 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 based on or arising under any federal or state statute or rule; any claim or dispute based on a contract or an alleged tort; and any claim for injunctive or 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, (b) all persons or entities who signed or executed any of the documentation relating to any transaction described under the definition of Covered Claims, and (c) all persons or entities who may be liable to either you or Lender regarding any transaction described under 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 court or as otherwise provided by law, and you cannot require that Lender's actions be arbitrated. Provided, however, that Lender can elect to arbitrate 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 to arbitration. If the arbitration hearings continue for more than one day, NAF rules shall determine what portion of the costs you or Lender will pay 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:

- (a) The Arbitration Provisions do not affect any statute of limitations.
 - (b) The loan and insurance transactions between you, Lender and other applicable parties are transactions involving interstate commerce, using funds from outside the state.
 - (c) The Federal Arbitration Act, not state arbitration laws or procedures, applies to and governs the Arbitration Provisions.
 - (d) The Arbitration Provisions apply to and run to the benefit of all assigns, successors, executors, heirs, and/or representatives of yours and Lender's.
 - (e) If any term of the Arbitration Provisions is unenforceable, the remaining terms are severable and enforceable to the fullest extent permitted by law.
 - (f) The Arbitration Provisions supersede any prior arbitration agreement that there may be between you and Lender.
 - (g) 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 Regulations 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

MADE the day of , 2000

BETWEEN

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

GRANTORS

AND

Jack Reiter and Wanda Reiter,
Husband and Wife

GRANTEES

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:

Kristine E. Ostrander

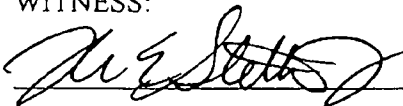
Kristine E. Ostrander

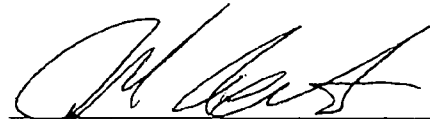
Mark R. Zimmerman
Mark R. Zimmerman

Mary T. Zimmerman
Mary T. Zimmerman

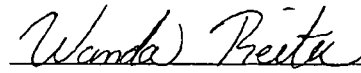
NOTICE THE UNDERSIGNED, AS EVIDENCED BY THE SIGNATURE(S) TO THIS NOTICE AND THE ACCEPTANCE AND RECORDING OF THIS DEED, (IS ARE) FULLY COGNIZANT OF THE FACT THAT THE UNDERSIGNED MAY NOT BE OBTAINING THE RIGHT OF PROTECTION AGAINST SUBSIDENCE, AS TO THE PROPERTY HEREIN CONVEYED, RESULTING FROM COAL MINING 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

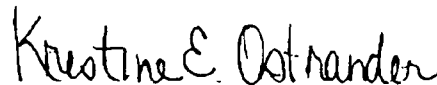
COMMONWEALTH OF PENNSYLVANIA

COUNTY OF ELK

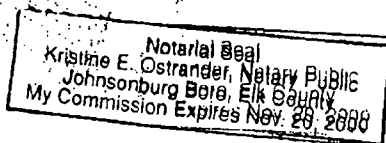
:
:
:

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



No. 2005-

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

William A. Shaw
Prothonotary/Clerk of Courts

FILED
AUG 11 2005

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

9/10:13/05
OCT 26 2005

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

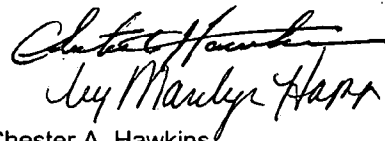
RETURN COSTS

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

_____ Day of _____ 2005

So Answers,



Chester A. Hawkins
Sheriff

DATE RECEIVED

DATE PROCESSED

SHERIFF'S DEPARTMENT

BLAIR COUNTY, PENNSYLVANIA
COURTHOUSE, HOLLIDAYSBURG, PA. 16648

6/15/05
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 / American General Consumer		2. COURT NUMBER 2005-1194-CO
3. DEFENDANT / S / Jack & Wanda Rietter		4. TYPE OF WRIT OR COMPLAINT Complaint
SERVE AT	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 Uona	
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 deputize 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 sheriff's sale thereof.

9. SIGNATURE of ATTORNEY or other ORIGINATOR requesting service on behalf of: American General	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 BCSO Deputy or Clerk and Title Diane J. Wild		13. Date Received 8/15/05	14. Expiration/Hearing date 9/14/05												
15. I hereby CERTIFY and RETURN that I <input 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/for 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 RIETTER			18. A person of suitable age and discretion then residing in the defendant's usual place of abode. <input type="checkbox"/>	Read Order <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) SAME			20. Date of Service 8-23-05	21. Time 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						
30. REMARKS																

SO ANSWER.

AFFIRMED and subscribed to before me, this

24th

day of

August, 2005

Notary Seal
Carol Grecco, Notary Public
Hollidaysburg Boro, Blair County

MY COMMISSION EXPIRES
My Commission Expires Apr. 3, 2007

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

SPRAY T. HENRICH
Signature of Sheriff

Date

8-23-05
Date

SHERIFF OF BLAIR COUNTY

39. Date Received

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

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

61151T
1 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 / <i>American General Consumer</i>		2. COURT NUMBER <i>2005-1194-CO</i>
3. DEFENDANT S / <i>Jack & Wanda Rietter</i>		4. TYPE OF WRIT OR COMPLAINT <i>Complaint</i>
SERVE AT	5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD. <i>Jack Rietter</i>	
	6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code) <i>1005 Plateau Ave. Altoona</i>	
7. INDICATE UNUSUAL SERVICE: <input 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 deputize 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: <i>American General</i>	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 BCSO Deputy or Clerk and Title <i>Diane L. Wilt</i>	13. Date Received <i>8/15/05</i>	14. Expiration/Hearing date <i>9/14/05</i>
15. I hereby CERTIFY and RETURN that I <input 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 hand in/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 <i>WANDA RIETTER</i>	18. A person of suitable age and discretion then residing in the defendant's usual place of abode. <input type="checkbox"/>	Read Order <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) <i>SAME</i>	20. Date of Service <i>8-23-05</i>	21. Time <i>1900</i>
---	---------------------------------------	-------------------------

22. ATTEMPTS	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.
	<i>8-23</i>		<i>HARTEN</i>												
23. Advance Costs <i>\$150.00</i>	24. Rept. <i>116</i>	25. <i>160</i>	26. <i>20.50</i>	27. Total Costs <i>37.50</i>	28. COST DUE OR REFUND <i>112.50</i>										

30. REMARKS

SO ANSWER.

AFFIRMED and subscribed to before me this <i>24th</i> day of <i>August</i> , 2005 <i>Carol</i> Notary Seal Carol G. Gies, Notary Public Hollidaysburg Boro, Blair County My Commission Expires Apr. 3, 2007	By (Sheriff/Dep. Sheriff) (Please Print or Type) <i>Sheriff</i> Signature of Sheriff SHERIFF OF BLAIR COUNTY	Date <i>8-23-05</i> Date
1. ACKNOWLEDGE RECEIPT OF THE SHERIFF'S OFFICE 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 _____

Prothonotary/Clerk of Courts
William A. Shaw

OCT 26 2005

FILED

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

Michael A. Sossong

FILED

NOV 04 2005

William A. Shaw

Prothonotary/Clerk of Courts

2 cert to ATT

NOTICE TO DEPT.

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
*
*

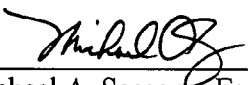
PRAECIPE FOR DEFAULT JUDGMENT

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 Praecipe.

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. Sosson, Esquire
Attorney for Plaintiff

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

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

Plaintiff,

vs.

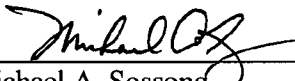
JACK A. REITER AND WANDA M. REITER,
husband and wife,

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

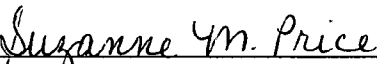
I, MICHAEL A. SOSSONG, Esquire, Attorney for the Plaintiff in the above action, American General Consumer Discount Company, Inc., a Pennsylvania corporation, being duly sworn according to law, depose and say that service of process was effectuated upon the above named Defendants, JACK A. REITER and WANDA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



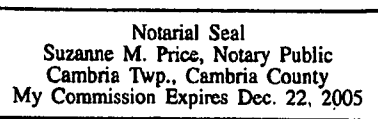
Michael A. Sosson,
Attorney for Plaintiff

Sworn to and subscribed before me

this 1st day of November 2005.



Notary Public



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 /

3. DEFENDANT / S /

SERVE

AT

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)

2. COURT NUMBER

4. TYPE OF WRIT OR COMPLAINT

7. INDICATE UNUSUAL SERVICE:

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

NOW.

I, SHERIFF OF BLAIR COUNTY, PA, do hereby deputize 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 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 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

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 hand ing/ 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

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

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

Total Costs

28. COST DUE OR REFUND

30. REMARKS

SO ANSWER.

AFFIRMED and subscribed to before me this

day of

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

Date

Signature of Sheriff

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

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. #

1. PLAINTIFF / ET

2. COURT NUMBER

3. DEFENDANT / S

4. TYPE OF WRIT OR COMPLAINT

SERVE

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

AT

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

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

NOW, I, SHERIFF OF BLAIR COUNTY, PA. do hereby deputize the Sheriff of Blair 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 sheriff's 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 Deputy of 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 inserted below by hand and/or Posting a TRUE and ATTESTED COPY thereof.

15. ☐ 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 ☐

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

20. Date of Service

21. Time

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 Fee ☐ 24. ☐ 25. ☐ 26. ☐ 27. Total Costs ☐ 28. COST DUE OR REFUND

30. REMARKS:

SO ANSWER.

AFFIRMED and subscribed to before me this

24/76

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

Date

day of

August 21/05

Signature of Sheriff

Date

8-23-05

NOTARY PUBLIC

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.

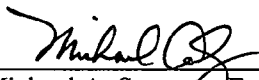
JACK A. REITER AND WANDA M. REITER,
husband and wife,

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

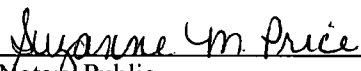
I, MICHAEL A. SOSSONG, Esquire, Attorney for the Plaintiff in the above action, American General Consumer Discount Company, Inc., a Pennsylvania corporation, being duly sworn according to law, depose and say that I did cause to be mailed by United States First Class Mail, postage prepaid with certificate 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.



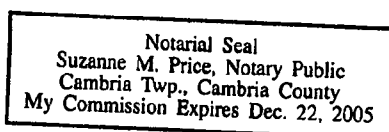
Michael A. Sosson, Esquire
Attorney for Plaintiff

Sworn to and subscribed before me

this 1st day of November 2005.



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

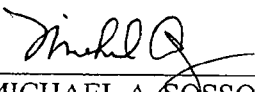
YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU 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

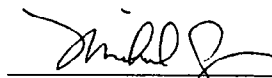
YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU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

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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

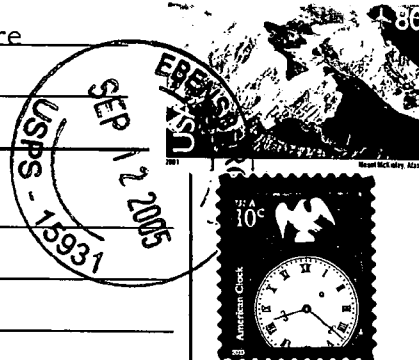
BY:



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

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

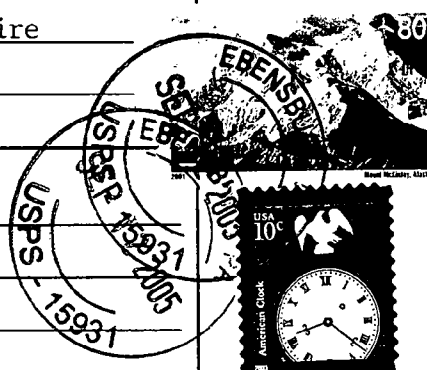
Affix fee here in stamps or meter postage and post mark. Inquire of Postmaster for current fee.



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:	
<u>Michael A. Sossong, Esquire</u> <u>3133 New Germany Road</u> <u>Suite 59 - Mini Mall</u> <u>Ebensburg, PA 15931</u>	
One piece of ordinary mail addressed to:	
<u>Mrs. Wanda M. Reiter</u> <u>1005 Plateau Avenue</u> <u>Altoona, PA 16602</u>	

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.

PRAECIPE FOR DEFAULT JUDGMENT

MICHAEL A. SOSSONG
ATTORNEY AT LAW

3133 NEW GERMANY ROAD
SUITE 59 - MINI MALL
EBENSBURG, PENNSYLVANIA 15931-4348

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

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 Amy &
m) 11:03 AM 1 writ
DEC 13 2005 Amy pd. 20.00

WSS

William A. Shaw 1cc to 6 writs
Notary/Clerk of Courts to Shff

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)

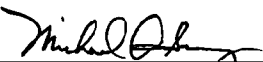
TO THE PROTHONOTARY:

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. Sosson, Esquire
Attorney for Plaintiff

No. 2005-1194-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.

PRAECIPE FOR WRIT OF EXECUTION

MICHAEL A. SOSSONG
ATTORNEY AT LAW

3133 NEW GERMANY ROAD
SUITE 59 - MINI MALL
EBENSBURG, PENNSYLVANIA 15931-4348

FILED

DEC 13 2005

William A. Shaw
Prothonotary/Clerk of Courts

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 P.A.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 Praecipe 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
(previously located at): 2720 Old Route 220 North
Plank Road Commons
Altoona, PA 16601-9330

Pennsylvania Housing Finance Agency
Homeowner's Emergency Mortgage
Assistance Program
2101 North Front Street
Harrisburg, PA 17105-5530

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

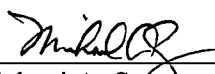
Houtzdale Municipal Authority
P.O. Box 97
Houtzdale, PA 16651

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

12/13/05
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
William A. Shaw
Prothonotary/Clerk of Courts
2 CENTS TO HST

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. Sessong, Esquire

Sworn to and subscribed before me

this 31st day of March, 2006.


Notary Public

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Suzanne M. Price, Notary Public
Cambria Twp., Cambria County
My Commission Expires Dec. 22, 2009

Michael A. Sosson

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. Sosson, Esquire

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

Michael A. Sosson

Attorney at Law

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

Of Counsel:
Thomas P. Leiden, Esquire

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

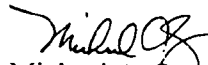
Dear Mrs. Reiter:

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.

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. Sosson, Esquire

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

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
Email: AttyMAS@verizon.net

Of Counsel:
Thomas P. Leiden, Esquire

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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Thank you for your attention.

Sincerely,



Michael A. Sossong, Esquire

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

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
Email: AttyMAS@verizon.net

Of Counsel:
Thomas P. Leiden, Esquire

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

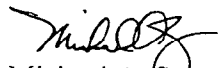
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Thank you for your attention.

Sincerely,



Michael A. Sossong, Esquire

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

Of Counsel:
Thomas P. Leiden, Esquire

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
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

Dear Sir or Madam:

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

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
Email: AttyMAS@verizon.net

Of Counsel:
Thomas P. Leiden, Esquire

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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Thank you for your attention.

Sincerely,



Michael A. Sossong, Esquire

MAS/paf
enclosure

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

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
Email: AttyMAS@verizon.net

Of Counsel:
Thomas P. Leiden, Esquire

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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Thank you for your attention.

Sincerely,



Michael A. Sossong, Esquire

MAS/paf
enclosure

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

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
Email: AttyMAS@verizon.net

Of Counsel:
Thomas P. Leiden, Esquire

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

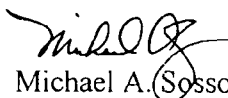
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Thank you for your attention.

Sincerely,



Michael A. Sossong, Esquire

MAS/paf
enclosure
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
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

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Thank you for your attention.

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,

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: 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.

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).

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

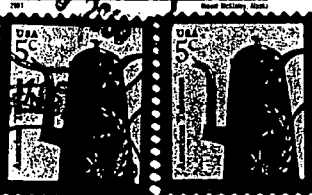
One piece of ordinary mail addressed to:

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

Received From:

MICHAEL A. SOSSONG
ATTORNEY AT LAW

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

One piece of ordinary mail addressed to:

Mrs. Wanda M. Reiter

1005 East Pleasant Valley Boulevard

Altoona, PA 16602

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



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MICHAEL A. SOSSONG
ATTORNEY AT LAW

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

One piece of ordinary mail addressed to:

PHFA - HEMAP

P.O. Box 15530

Harrisburg, PA 17105-5530

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
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Received From:

MICHAEL A. SOSSONG
ATTORNEY AT LAW

3133 N.W. GERMANY ROAD
SUITE #59 MINI MALL
EBENSBURG, PA 15931

One piece of ordinary mail addressed to:

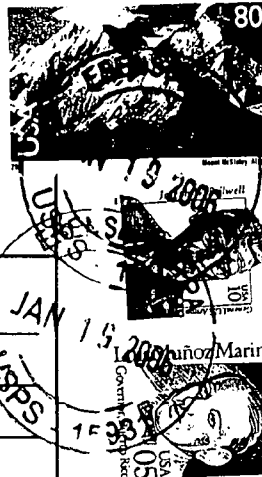
Clearfield County Tax Claim Bureau

Clearfield County Courthouse

230 East Market Street

Clearfield, PA 16830

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

Received From:

MICHAEL A. SOSSONG
ATTORNEY AT LAW

3133 N.W. GERMANY ROAD
SUITE #59 MINI MALL
EBENSBURG, PA 15931

One piece of ordinary mail addressed to:

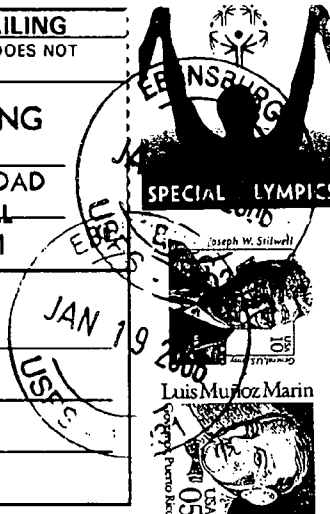
John Matia, Tax Collector

2899 Plank Road

P.O. Box 277

Smithmill, PA 16680-0277

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

Received From:

MICHAEL A. SOSSONG
ATTORNEY AT LAW

3 33 N.W. GERMANY ROAD
SUITE #59 MINI MALL
EBENSBURG, PA 15931

One piece of ordinary mail addressed to:

Gulich Township Road District

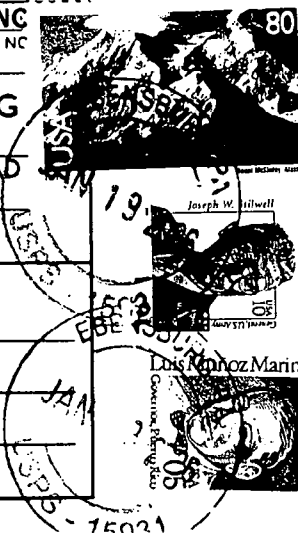
Attn: Joyce Lovell

P.O. Box 305

525 Walnut Street

Smithmill, PA 16680-0305

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



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 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*

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 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*

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**
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PROVIDE FOR INSURANCE—POSTMASTER

Received From:

MICHAEL A. SOSSONG
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



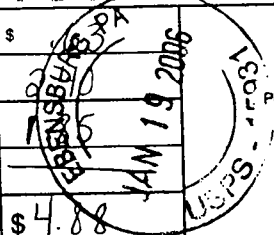
PS Form 3817, Mar. 1989 *Re: A.G./Reiter*

7004 1160 0006 4058 9234

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

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

OFFICIAL USE

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

Sent To Mr. Jack A. Reiter

Street, Apt. No.,
or PO Box No. 1005 East Pleasant Valley Blvd.

City, State, ZIP+4 Altoona, PA 16602

PS Form 3800, June 2002

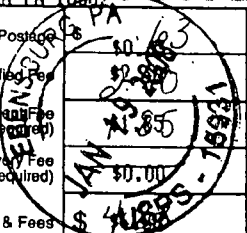
See Reverse for Instructions

7004 1160 0006 4058 9227

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

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

OFFICIAL USE

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

0931
04 Postmark
Here

01/19/2006

Sent To Mrs. Wanda M. Reiter

Street, Apt. No.,
or PO Box No. 1005 East Pleasant Valley Blvd.

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
- 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 9234

PS Form 3811, February 2004 Domestic Return Receipt 102595-02-M-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
- 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-M-1540

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

RECEIVED
JAN 12 1993

MR/K
1/12/93



7004 1160 0006 4058 9234

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

A
C
S

- ☐ INSUFFICIENT ADDRESS
☐ ATTEMPTED NOT KNOWN
☐ NO SUCH NUMBER/ STREET
☐ NOT DELIVERABLE AS ADDRESSED
- UNABLE TO FORWARD

RTS
RETURN TO SENDER

CERTIFIED MAIL™

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

RECEIVED
JAN 12 1993

MR/K
1/12/93



7004 1160 0006 4058 9227

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

A
C
S

- ☐ INSUFFICIENT ADDRESS
☐ ATTEMPTED NOT KNOWN
☐ NO SUCH NUMBER/ STREET
☐ NOT DELIVERABLE AS ADDRESSED
- UNABLE TO FORWARD

RTS
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

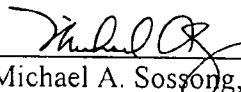
Wanda M. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

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.

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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

DATE RECEIVED

DATE PROCESSED

SHERIFF'S DEPARTMENT

BLAIR COUNTY, PENNSYLVANIA
COURTHOUSE, HOLLIDAYSBURG, PA. 16648

1-2

SHERIFF SERVICE						INSTRUCTIONS:																													
PROCESS RECEIPT, and AFFIDAVIT OF RETURN.						Print legibly, insuring readability of all copies. Do not detach any copies. BCSD ENV. #																													
1. PLAINTIFF / S /						2. COURT NUMBER																													
America's Consumer Discount Co						1194 CP AS / 01884T-00																													
3. DEFENDANT / S /						4. TYPE OF WRIT OR COMPLAINT																													
Jack A - Wanda M Reiter						Writ, Writ Habeas, Notice																													
SERVE						5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD.																													
AT						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:						<input checked="" type="checkbox"/> PERSONAL <input checked="" 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 deputize 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 sheriff's sale thereof.																																			
9. SIGNATURE of ATTORNEY or other ORIGINATOR requesting service on behalf of:						10. TELEPHONE NUMBER			11. DATE																										
Plaintiff <input checked="" type="checkbox"/> PLAINTIFF Defendant <input type="checkbox"/> DEFENDANT						765-2441 x 5386																													
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																								
						B Schaefer			1-25-06		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 hand in/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 <input type="checkbox"/>			Read Order <input type="checkbox"/>																										
Wanda Reiter, wife																																			
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																											
Shirley						2-8-06		1807																											
22. ATTEMPTS <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Date</th> <th>Miles</th> <th>Dep. Int.</th> <th>Date</th> <th>Miles</th> <th>Dep. Int.</th> <th>Date</th> <th>Miles</th> <th>Dep. Int.</th> <th>Date</th> <th>Miles</th> <th>Dep. Int.</th> </tr> </thead> <tbody> <tr> <td>2-2</td> <td>46</td> <td>MW</td> <td>2-3</td> <td>32.50</td> <td>10.00</td> <td>2-4</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>												Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	2-2	46	MW	2-3	32.50	10.00	2-4					
Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.																								
2-2	46	MW	2-3	32.50	10.00	2-4																													
23. Advance Costs						27. Total Costs			28. COST OF OR REFUND																										
5000 Reiter						42.50			107.50																										
30. REMARKS:																																			

AFFIRMED and subscribed to before me this <u>9th</u>		SO ANSWER.	
By (Sheriff/Dep. Sheriff) (Please Print or Type) _____ Signature of Sheriff _____ SHERIFF OF BLAIR COUNTY		Date 2-8-06 Date	
MY COMMISSION EXPIRES Commission Expires Apr. 3, 2007 I ACKNOWLEDGE RECEIPT OF THE WRIT AND RETURN SIGNATURE OF AUTHORIZED ISSUING AUTHORITY AND TITLE.		39. Date Received	

DATE RECEIVED

DATE PROCESSED

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) <u>American General Consumer Discount Co.</u>		2. COURT NUMBER <u>1194 CD 05 / 61884T-06</u>
3. DEFENDANT(S) <u>Circle A: Wanda M Reiter</u>		4. TYPE OF WRIT OR COMPLAINT <u>Unit, Sheriff Handbills, Notice</u>
SERVE AT	5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD. <u>Wanda M Reiter</u>	
	6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code) <u>1005 East Pleasant Valley Blvd Altoona PA 16602</u>	
7. INDICATE USUAL SERVICE: <input checked="" type="checkbox"/> PERSONAL <input checked="" 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 deputize 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 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 sheriffs' sale thereof.

9. SIGNATURE of ATTORNEY or other ORIGINATOR requesting service on behalf of: <input type="checkbox"/> PLAINTIFF <input type="checkbox"/> 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 Authorized BCSD Deputy or Clerk and Title <u>B. Shellen</u>		13. Date Received <u>1-25-06</u>	14. Expiration/Return date. <u>ASAP</u>										
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 hand ing/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 <u>Shu</u>				18. A person of suitable age and discretion then residing in the defendant's usual place of abode. <input type="checkbox"/>	Read Order <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) <u>Shu</u>				20. Date of Service <u>2804</u>	21. Time <u>1806</u>										
22. ATTEMPT:	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.	Date	Miles	Dep. Int.
23. Advance Costs	24.	25.	26.	27. Total Costs				28. COST DUE OR REFUND							
30. REMARKS															

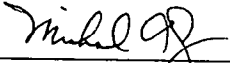
AFFIRMED and subscribed to before me this <u>9th</u> day of <u>February</u> 2006 <u>Carol G. [Signature]</u> Notary Public Hollidaysburg Boro, Blair County My Commission Expires Apr. 3, 2007		SO ANSWER. By (Sheriff/Dep. Sheriff) (Please Print or Type) <u>npw</u> Signature of Sheriff Date <u>2-8-06</u> Date SHERIFF OF BLAIR COUNTY	
I ACKNOWLEDGE AND 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, 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

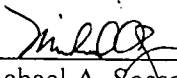
Wanda M. Reiter
1005 East Pleasant Valley Boulevard
Altoona, PA 16602

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. Sosson, 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

No. 2005-1194-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 CORPORATION 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

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

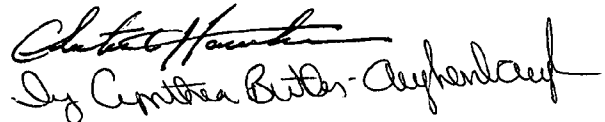
SHERIFF HAWKINS \$240.77

SURCHARGE \$40.00 PAID BY ATTORNEY

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,



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	\$ 2,000.00
TOTAL DUE	\$37,804.04 together with interest, costs and additional attorney's fees, hereafter incurred.

^{125.00}
William L. Lister
Prothonotary costs
12/13/05
Prothonotary of Clearfield County

Date Sealed: _____

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

Charles A. Hawkins
Sheriff
By Cynthia Butler - Aughenbaugh

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	
	5.00
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

Of Counsel:
Thomas P. Leiden, Esquire

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

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

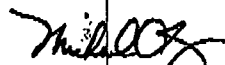
Property Name & Address: Jack A. Reiter & Wanda M. Reiter
707 Spruce Street
Smithmill, Pennsylvania 16680

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 deputize 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

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: 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 deputize 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

DATE RECEIVED

DATE PROCESSED

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 / <i>American General Consumer Discount Co</i>		2. COURT NUMBER <i>1194 CP 05 / 61884T-06</i>
3. DEFENDANT / S / <i>Wanda M. Reiter</i>		4. TYPE OF WRIT OR COMPLAINT <i>Unl. Shff Handbills. Notice</i>
SERVE AT	5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD. <i>Wanda M Reiter</i>	
	6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code) <i>1005 East Pleasant Valley Blvd Altoona PA 16602</i>	
7. INDICATE UNUSUAL SERVICE: <input checked="" type="checkbox"/> PERSONAL <input checked="" 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>1-25-06</i> , I, SHERIFF OF BLAIR COUNTY, PA., do hereby deputize 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: <input type="checkbox"/> PLAINTIFF <input type="checkbox"/> 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 Authorized BCSO Deputy or Clerk and Title <i>B Schalen</i>	13. Date Received <i>1-25-06</i>
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.		14. Expiration/Hearing date <i>ASAP</i>	
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)		18. A person of suitable age and discretion then residing in the defendant's usual place of abode. <input type="checkbox"/> Read Order <input type="checkbox"/>	
17. Name and title of individual served <i>Sm</i>		19. Address of where served (complete only if different than shown above) (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code) <i>Sm</i>	
20. Date of Service <i>2-8-06</i>		21. Time <i>1856</i>	
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 <i>9th</i> <i>February 2006</i> day of <i>February</i> 2006 <i>Carol Grecco</i> Notary Public Hollidaysburg Boro, Blair County MY COMMISSION EXPIRES APR. 3, 2007		By (Sheriff/Dep. Sheriff) (Please Print or Type) <i>mpw</i> Date <i>2-8-06</i>	
Signature of Sheriff		Date	
SHERIFF OF BLAIR COUNTY		39. Date Received	
I ACKNOWLEDGE RECEIPT OF THIS WRIT AND RETURN SIGNATURE OF AUTHORIZED ISSUING AUTHORITY AND TITLE.			

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

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 / <i>American General Consumer Discount Co</i>		2. COURT NUMBER <i>1194 CP 05 / 01884T-06</i>
3. DEFENDANT / S / <i>Jack A - Wanda M Reiter</i>		4. TYPE OF WRIT OR COMPLAINT <i>Writ, Stff Handbills, Notice</i>
SERVE AT	5. NAME OF INDIVIDUAL, COMPANY, CORPORATION, ETC., TO SERVICE OR DESCRIPTION OF PROPERTY TO BE LEVIED, ATTACHED OR SOLD. <i>Jack A Reiter</i>	
	6. ADDRESS (Street or RFD, Apartment No., City, Boro, Twp., State and ZIP Code) <i>1005 E. Pleasant Valley Blvd Altoona PA 16602</i>	
7. INDICATE UNUSUAL SERVICE: <input checked="" type="checkbox"/> PERSONAL <input checked="" 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 deputize 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:		

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 the 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: <i>Chapfords Co. Stff / American General</i>		10. TELEPHONE NUMBER <i>705-2641 x 5986</i>	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.		13. Date Received <i>1-25-06</i>	
14. Expiration/Hearing date <i>ASAP</i>			
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 <i>Wanda Reiter, wife</i>		18. A person of suitable age and discretion then residing in the defendant's usual place of abode. <input type="checkbox"/> Read Order <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) <i>Stm</i>		20. Date of Service <i>2-8-06</i>	21. Time <i>1857</i>
22. ATTEMPTS	Date	Miles	Dep. Int.
<i>1</i>	<i>2-7</i>	<i>46</i>	<i>MW</i>
23. Advance Costs	24	25	26
<i>50.00</i>	<i>118234</i>	<i>32.50</i>	<i>10.00</i>
27. Total Costs <i>42.50</i>		28. COST DUE OR REFUND <i>107.50</i>	

30. REMARKS

SO ANSWER.

AFFIRMED and subscribed to before me this <i>9th</i>		By (Sheriff/Dep. Sheriff) (Please Print or Type)	
<i>February 2006</i>		<i>MW</i>	
day of <i>February</i>		Date <i>2-8-06</i>	
Signature of Sheriff <i>[Signature]</i>		Date	
Notary Seal Carol G. [Signature] Hollidaysburg Boro, Blair County My Commission Expires Apr. 3, 2007		SHERIFF OF BLAIR COUNTY	
MY COMMISSION EXPIRES		39. Date Received	
I ACKNOWLEDGE RECEIPT OF THIS PROCESS RECEIPT AND RETURN SIGNATURE OF AUTHORIZED ISSUING AUTHORITY AND TITLE.			

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 _____

Notary/Clerk of Courts
William A. Shaw

MAY 10 2006

FILED