

05-1927-CD
Mortg. Elec. Reg. Sys. Vs Carl States

Mortgage Electronic vs Carl States
2005-1927-CD

GOLDBECK McCAFFERTY & McKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16332

SUITE 5000 - MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 825-6318

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

Plaintiff

vs.

CARL L. STATES

Mortgagor and Real Owner

271 North Alley RR1

Frenchville, PA 16836

Defendant

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term 2005 - 1927-CD

No.

CIVIL ACTION: MORTGAGE
FORECLOSURE

NOTICE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

FILED

DEC 12 2005

m/12:20/05

William A. Shaw

Prothonotary/Clerk of Courts

2 SENT TO SHFF

1 SENT TO ATT

AVISO

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

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

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

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

PENNSYLVANIA BAR ASSOCIATION

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Harrisburg, PA 17108
800-692-7375

KEYSTONE LEGAL SERVICES

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at 800-641-4978 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Beth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-5326.

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

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

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The name and address of the Defendant is CARL L. STATES, 2 Ash Lane, Frenchville, PA 16836-8204, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On March 23, 2001 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200104480. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").
5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for August 01, 2005, and each month thereafter and by the terms of the Mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due and other charges are due and collectible.
6. The following amounts are due to Plaintiff on the Mortgage:

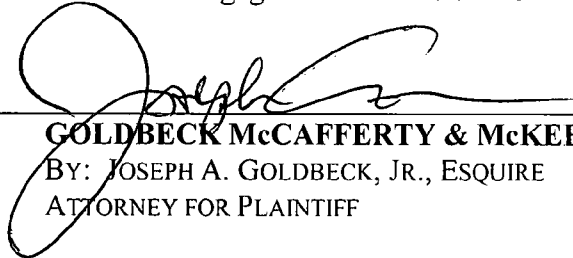
Principal Balance	\$32,811.43
Interest from 07/01/2005	\$1,302.72
through 12/31/2005 at 7.8800%	
Per Diem interest rate at \$7.08	
Reasonable Attorney's Fee as more fully explained in the next numbered paragraph	\$2,000.00
 Late Charges from 08/01/2005 to 12/31/2005	 \$81.69
Monthly late charge amount at \$16.34	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$51.51	
	<hr/> \$37,095.84

7. If the Mortgage is reinstated prior to a Sheriff's Sale, the Attorney's Fees set forth above may be less than the amount demanded based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff reserves its right to collect Attorney's fees of up to 5% of the remaining principal balance in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or and "in personam" judgment) against the Defendant in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant has not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de teris judgment in mortgage foreclosure in the sum of \$37,095.84, together with interest at the rate of \$7.08, per day and other expenses costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

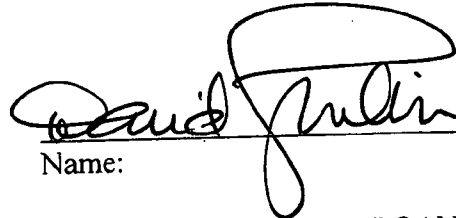
By: _____


GOLDBECK McCAFFERTY & McKEEVER
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, DAVID SUNLIN
1ST VICE PRESIDENT, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 12-9-05



Name: _____

COUNTRYWIDE HOME LOANS INC.

Exhibit A

ALL THAT CERTAIN TWO PARCELS OF LAND, TOGETHER WITH IMPROVEMENTS THEREON, SITUATE IN GIRARD TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

THE FIRST THEREOF: BEGINNING AT AN IRON PIN ON THE SOUTHEASTERN CORNER OF THE PROPERTY HEREIN DESCRIBED AND THE SOUTHWESTERN CORNER OF LANDS NOW OR FORMERLY OWNED BY DONALD KOVALICK; THENCE ALONG THE SAID LANDS NOW OR FORMERLY OF DONALD KOVALICK, NORTH NINETEEN (19) DEGREES FORTY (40) MINUTES EAST, ONE HUNDRED NINETY-EIGHT AND ZERO TENTHS (198.0) FEET TO AN EXTENDING PIPE; THENCE ALONG LANDS NOW OR FORMERLY OF THE ISAAC SMITH ESTATE NORTH EIGHTY-TWO (82) DEGREES FORTY-FIVE (45) MINUTES WEST FOUR HUNDRED FIFTY AND FIFTY-FOUR HUNDREDTHS (450.54) FEET TO AN IRON PIPE; THENCE STILL ALONG LANDS NOW OR FORMERLY OF THE SAID ISAAC SMITH ESTATE SOUTH NINETEEN (19) DEGREES FORTY (40) MINUTES WEST ONE HUNDRED NINETY-EIGHT AND ZERO TENTHS (198.0) FEET TO AN IRON PIN; THENCE SOUTH EIGHTY-TWO (82) DEGREES FORTY-FIVE (45) MINUTES EAST FOUR HUNDRED FIFTY AND FIFTY-FOUR (450.54) HUNDREDTHS FEET TO AN IRON PIN AND THE PLACE OF BEGINNING. CONTAINING TWO (2) ACRES, MORE OR LESS.

THE SECOND THEREOF: BEGINNING AT AN IRON SPIKE; THENCE BY LAND OF HARRY T. SMITH NORTH EIGHTY-THREE (83) DEGREES THIRTY (30) MINUTES WEST EIGHTY-THREE AND THREE TENTHS (83.3) FEET TO AN IRON SPIKE; THENCE BY PARCEL CONVEYED TO BERNARD ROLLEY NORTH FOUR (4) DEGREES FIFTY-NINE (59) MINUTES EAST ONE HUNDRED AND FORTY-THREE AND NINE TENTHS (133.9) FEET TO A STAKE IN THE LINE OF LAND OF THE ISAAC SMITH ESTATE; THENCE BY LAND OF SAID ISAAC SMITH ESTATE SOUTH EIGHTY-TWO (82) DEGREES AND FORTY-FIVE (45) MINUTES EAST EIGHTY-FOUR AND FIVE TENTHS (84.5) FEET TO A STAKE; THENCE BY LAND OF HARRY T. SMITH SOUTH FIVE (5) DEGREES TWENTY-EIGHT (28) MINUTES WEST ONE HUNDRED AND FORTY-TWO (142) FEET TO A STAKE AND THE PLACE OF BEGINNING.
CONTAINING TWO HUNDRED AND SEVENTY-SIX ONE-THOUSANDTHS (.276) OF AN ACRE.

Exhibit B



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

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

October 3, 2005

Certified Mail:
7113 8257 1470 7224 7446
Return Receipt Requested
Regular Mail

Carl L States
2 ASH LN
FRENCHVILLE, PA 16836-8204

Account No.: 9730977
Property Address:
271 North Alley Rr1
Frenchville, PA

Current Servicer:
Countrywide Home Loans Servicing LP

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

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

HOMEOWNER'S NAME(S):
PROPERTY ADDRESS:

Carl L States
271 North Alley Rr1
Frenchville, PA
9730977

LOAN ACCT. NO.:

ORIGINAL LENDER:

CURRENT LENDER/SERVICER:

Countrywide Home Loans Servicing LP

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

Please write your account number on all checks and correspondence.
We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

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

Account Number: 9730977-7
Carl L States
271 North Alley Rr1

Balance Due for charges listed above: \$1,166.87 as of 10/3/2005.

Please update e-mail information on the reverse side of this coupon.

BLQPA1

Additional
Principal

Additional
Escrow

Other

Check
Total

Countrywide
PO BOX 660694
Dallas, TX 75266-0694



009730977700000116687000116687

1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:
IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,
IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

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

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

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

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

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

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

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

NOTICE OF INTENT TO FORECLOSE

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

YOU MUST TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

271 North Alley Rr1 Frenchville, PA

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Payments:</u>	August, 2005 - October, 2005 (3 mos. @ \$378.37/month)	\$1,135.11
<u>Late Charges:</u>	August, 2005 - September, 2005 (\$16.34/month)	(2 mos. @ \$32.68)
<u>Other Late Charges:</u>	Total Late Charges:	\$0.00
	Uncollected Costs:	\$0.00
	Partial Payment Balance:	(\$0.92)
	TOTAL DUE:	\$1,166.87

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

E-mail use: Providing your e-mail address below will allow us to send you information on your account
Account Number: 9730977
Carl L States E-mail address

How we post your payments: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks: Countrywide's policy is to not accept postdated checks, unless specifically agreed to by a loan counselor or technician.

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY-FIVE (35) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,166.87, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY-FIVE (35) DAY PERIOD.**

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

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

You can cure any other default by taking the following action within THIRTY-FIVE (35) 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-FIVE (35) 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-FIVE (35) 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-FIVE (35) DAY period, you will not be required to pay attorney's fees. YOU HAVE THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASSERT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE YOU MAY HAVE TO ACCELERATION AND FORECLOSURE.**

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-FIVE (35) 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 mortgage property could be held would be **approximately six (6) 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:

<u>Name of Lender:</u>	Countrywide Home Loans Servicing LP
<u>Address:</u>	P. O. Box 660694 Dallas, TX 75266-0694
<u>Phone Number:</u>	1-800-669-6654
<u>Fax Number:</u>	1-805-577-3432
<u>Contact Person:</u>	MS PTX-36 Attention: Loan Counselor

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 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.

Your loan is in default. Pursuant to your loan documents, Countrywide may, enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection, other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

If you are unable to cure the default on or before November 2, 2005, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- **Repayment Plan:** It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least ½ of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- **Loan Modification:** Or, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- **Sale of Your Property:** Or, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- **Deed-in-Lieu:** Or, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing any of these foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will need to evaluate whether that assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by November 2, 2005 as outlined above will result in the acceleration of your debt.

Time is of the essence. If you have any questions concerning this notice, please contact Loan Counseling Center immediately at 1-800-669-6654.

APPENDIX C

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

ADAMS COUNTY

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

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

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

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

ALLEGHENY COUNTY

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

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

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

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

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

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

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

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

ARMSTRONG COUNTY

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

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

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

BEAVER COUNTY

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

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

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

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

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

BEDFORD COUNTY

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

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

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

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

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

BERKS COUNTY

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

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

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

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

BLAIR COUNTY

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

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

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

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

BRADFORD COUNTY

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

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

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

1831 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3668
Fax: 814-238-3660

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
Ph: 570-278-3329
Ph: 800-932-1045
Fax: 570-278-1889

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

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

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

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

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

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

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

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

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

Northwest Counseling Service
6001 North Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

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

CCCS of Delaware Valley
Trevose Corporate Center
4506 Street Road
Trevose, PA 19047
Ph: 215-563-5665

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

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

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

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

BUTLER COUNTY
Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-261-2102

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

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

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

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

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

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

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

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 16904
Ph: 814-539-6335

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

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

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

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

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

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

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

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

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

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

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

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-6537
Fax: 570-821-1785

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

CENTRE COUNTY

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

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

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

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

CHESTER COUNTY

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

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

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

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-0846
Fax: 610-565-8587

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

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

Northwest Counseling Services
6001 N. Broad Street
Philadelphia, PA 19141
Ph: 215-324-7500
Fax: 215-324-8753

CCCS of Delaware Valley
1515 Market Street
Suite 1325
Philadelphia, PA 19107
Ph: 215-563-6685
Fax: 215-563-7020

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

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

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

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

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

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

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

CLARION COUNTY

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

CLEARFIELD COUNTY

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

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

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

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

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

CLINTON COUNTY

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

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

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

COLUMBIA COUNTY

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

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

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

CRAWFORD COUNTY

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

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

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
Ph: 814-459-4531
Fax: 814-458-0161

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

CUMBERLAND COUNTY

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

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

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

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

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

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

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

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

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

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

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

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-0846
Fax: 610-565-8587

Philadelphia Council for Community
Advancement
100 North 17th Street
Suite 600
Philadelphia, PA 19103
Ph: 215-587-7803
Fax: 215-963-9941

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

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

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

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

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

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

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

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

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

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

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

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

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

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

CCCS of Western Pennsylvania, Inc.
1 North Gale Square
2 Garden Center Drive
Greensburg, PA 15601
Ph: 724-838-1280

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

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

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

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

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

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

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

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

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

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

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

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

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

Adams County Housing Authority
139 - 143 Carlisle Street
Gettysburg, PA 17325
Ph: 717-334-1618
Fax: 717-334-8328

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

CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
Ph: 717-846-1176

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

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

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

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

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

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

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

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

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

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

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6558
Fax: 814-539-1688

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

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

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

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

CCCS of Western Pennsylvania, Inc.
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Butler, PA 16001
Ph: 724-282-7812

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

Weatherization Office
917 Millin Street
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Ph: 814-643-2343

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CCCS of Northeastern Pennsylvania
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Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

1400 Abington Executive Park
Suite 1
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Ph: 570-587-9163
Ph: 800-955-9537
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LANCASTER COUNTY
Community Housing Counselors,
Incorporated
Post Office Box 244
Kennett Square, PA 19348
Ph: 215-444-3682
Fax: 215-444-3178

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

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

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

LAWRENCE COUNTY
CCCS of Western Pennsylvania
1st Federal Plaza
Suite 408
North Mill Street
New Castle, PA 16101
Ph: 724-652-8074

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

Shenango Valley Urban League, Inc.
601 Indiana Avenue
Farrell, PA 16121
Ph: 724-961-5310

Housing Opportunities of Beaver County
650 Corporation St.
Suite 207
Beaver, PA 15009
Ph: 724-720-7202
Fax: 724-728-7202

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

Tabor Community Services, Inc.
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Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
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Lycamington-Clinton Counties Commission
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2138 Lincoln Street
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Fax: 570-322-2197

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

Northern Tier Community Action Group
Post Office Box 389
135 W. 4th Street
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MIFFLIN COUNTY
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CCCS of Delaware Valley
Norristown Business Center
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Norristown, PA 19401
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CCCS of Delaware Valley
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301 G Street
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Emponum, PA 15834
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SCHUYLKILL COUNTY
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Reading, PA 19601
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Fax: 570-829-1665 - Call before faxing
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SOMERSET COUNTY
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R.D. 1, Box 384
Everett, PA 15537
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Fax: 814-623-7187

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Tableland Services Inc.
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1954 Mary Grace Lane
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CCCS of Western PA
219-A College Park Plaza
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17 Crafton Street
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Fax: 570-724-5783

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Fax: 570-836-6332

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Fax: 570-928-8144

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Fax: 570-278-1889**UNION COUNTY**Lycoming-Clinton Co Comm for Comm
Action (STEP)2138 Lincoln Street
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Fax: 570-587-9135201 Basin Street
Williamsport, PA 17703
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Fax: 570-323-6626**VENANGO COUNTY**Greater Erie Community Action
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2021 East 20th Street
Erie, PA 16510
Ph: 814-898-0400
Fax: 814-898-1243**WARREN COUNTY**Booker T Washington Center
1720 Holland Street
Erie, PA 16503
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Committee
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Ph: 814-726-2400
Fax: 814-723-0510**WASHINGTON COUNTY**Action Housing, Inc.
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Fax: 412-664-0873Credit Counselors of PA
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Fax: 570-253-4817

YORK COUNTY

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

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

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

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

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 2 Services

Sheriff Docket # **101077**

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC

Case #

vs.

CARL L. STATES

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW March 02, 2006 RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT SERVED AT DIRECTION OF ATTORNEY" AS TO CARL L. STATES, DEFENDANT. DID NOT SERVE @ 2 ASH LANE, FRENCHVILLE, PA.

SERVED BY: /

FILED
012:3680
MAR 02 2006 *LM*

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101077
NO: 05-1927-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
vs.
DEFENDANT: CARL L. STATES

SHERIFF RETURN

NOW, December 27, 2005 AT 12:00 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON CARL L. STATES DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO CARL L. STATES, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING /

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101077
NO: 05-1927-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC
vs.
DEFENDANT: CARL L. STATES

SHERIFF RETURN

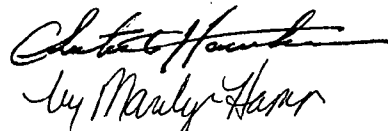
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	243581	20.00
SHERIFF HAWKINS	GOLDBECK	243580	54.04

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,



Chester A. Hawkins
Sheriff

GOLDBECK McCAFFERTY & McKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 825-6318

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

Plaintiff

vs.

CARL L. STATES

Mortgagor and Real Owner

271 North Alley RR1

Frenchville, PA 16836

Defendant

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term No. 2005-1927-C0

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

NOTICE

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

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

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

DEC 12 2005

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

Attest.

William L. Prothorn
Prothonotary/
Clerk of Courts

A V I S O

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

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

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

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

PENNSYLVANIA BAR ASSOCIATION

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

KEYSTONE LEGAL SERVICES

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.

2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.

3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.

4). Call the Plaintiff (your lender) at 800-641-4978 and ask to speak to someone about Loss Mitigation or Home Retention options.

5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Beth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-5326.

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

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

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The name and address of the Defendant is CARL L. STATES, 2 Ash Lane, Frenchville, PA 16836-8204, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On March 23, 2001 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200104480. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").
5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for August 01, 2005, and each month thereafter and by the terms of the Mortgage, upon default in such payments for a period of one month, the entire principal balance and all interest due and other charges are due and collectible.
6. The following amounts are due to Plaintiff on the Mortgage:

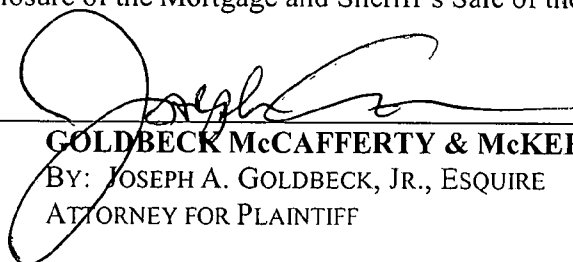
Principal Balance	\$32,811.43
Interest from 07/01/2005	\$1,302.72
through 12/31/2005 at 7.8800%	
Per Diem interest rate at \$7.08	
Reasonable Attorney's Fee as more fully explained in the next numbered paragraph	\$2,000.00
 Late Charges from 08/01/2005 to 12/31/2005	 \$81.69
Monthly late charge amount at \$16.34	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$51.51	
	<hr/> \$37,095.84

7. If the Mortgage is reinstated prior to a Sheriff's Sale, the Attorney's Fees set forth above may be less than the amount demanded based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff reserves its right to collect Attorney's fees of up to 5% of the remaining principal balance in the event the Property is sold to a third party purchaser at Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.
8. Plaintiff is not seeking a judgment of personal liability (or and "in personam" judgment) against the Defendant in this Action but reserves it's right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant has not had the required face-to-face meeting within the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de teris judgment in mortgage foreclosure in the sum of \$37,095.84, together with interest at the rate of \$7.08, per day and other expenses costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: _____


GOLDBECK McCafferty & McKEEVER
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, DAVID SUNLIN
1ST VICE PRESIDENT, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 12-9-05

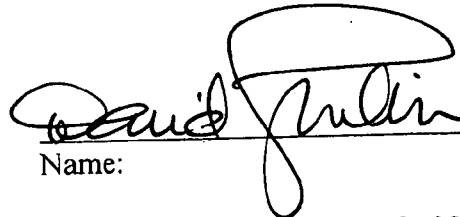

Name: _____
COUNTRYWIDE HOME LOANS INC.

Exhibit A

ALL THAT CERTAIN TWO PARCELS OF LAND, TOGETHER WITH IMPROVEMENTS THEREON, SITUATE IN GIRARD TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

THE FIRST THEREOF: BEGINNING AT AN IRON PIN ON THE SOUTHEASTERN CORNER OF THE PROPERTY HEREIN DESCRIBED AND THE SOUTHWESTERN CORNER OF LANDS NOW OR FORMERLY OWNED BY DONALD KOVALICK; THENCE ALONG THE SAID LANDS NOW OR FORMERLY OF DONALD KOVALICK, NORTH NINETEEN (19) DEGREES FORTY (40) MINUTES EAST, ONE HUNDRED NINETY-EIGHT AND ZERO TENTHS (198.0) FEET TO AN EXTENDING PIPE; THENCE ALONG LANDS NOW OR FORMERLY OF THE ISAAC SMITH ESTATE NORTH EIGHTY-TWO (82) DEGREES FORTY-FIVE (45) MINUTES WEST FOUR HUNDRED FIFTY AND FIFTY-FOUR HUNDREDTHS (450.54) FEET TO AN IRON PIPE; THENCE STILL ALONG LANDS NOW OR FORMERLY OF THE SAID ISAAC SMITH ESTATE SOUTH NINETEEN (19) DEGREES FORTY (40) MINUTES WEST ONE HUNDRED NINETY-EIGHT AND ZERO TENTHS (198.0) FEET TO AN IRON PIN; THENCE SOUTH EIGHTY-TWO (82) DEGREES FORTY-FIVE (45) MINUTES EAST FOUR HUNDRED FIFTY AND FIFTY-FOUR (450.54) HUNDREDTHS FEET TO AN IRON PIN AND THE PLACE OF BEGINNING. CONTAINING TWO (2) ACRES, MORE OR LESS.

THE SECOND THEREOF: BEGINNING AT AN IRON SPIKE; THENCE BY LAND OF HARRY T. SMITH NORTH EIGHTY-THREE (83) DEGREES THIRTY (30) MINUTES WEST EIGHTY-THREE AND THREE TENTHS (83.3) FEET TO AN IRON SPIKE; THENCE BY PARCEL CONVEYED TO BERNARD ROLLEY NORTH FOUR (4) DEGREES FIFTY-NINE (59) MINUTES EAST ONE HUNDRED AND FORTY-THREE AND NINE TENTHS (133.9) FEET TO A STAKE IN THE LINE OF LAND OF THE ISAAC SMITH ESTATE; THENCE BY LAND OF SAID ISAAC SMITH ESTATE SOUTH EIGHTY-TWO (82) DEGREES AND FORTY-FIVE (45) MINUTES EAST EIGHTY-FOUR AND FIVE TENTHS (84.5) FEET TO A STAKE; THENCE BY LAND OF HARRY T. SMITH SOUTH FIVE (5) DEGREES TWENTY-EIGHT (28) MINUTES WEST ONE HUNDRED AND FORTY-TWO (142) FEET TO A STAKE AND THE PLACE OF BEGINNING.

CONTAINING TWO HUNDRED AND SEVENTY-SIX ONE-THOUSANDTHS (.276) OF AN ACRE.

Exhibit B



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

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

October 3, 2005

Certified Mail:
7113 8257 1470 7224 7446
Return Receipt Requested
Regular Mail

Carl L States
2 ASH LN
FRENCHVILLE, PA 16836-8204

Account No.: 9730977
Property Address:
271 North Alley Rr1
Frenchville, PA
Current Servicer:
Countrywide Home Loans Servicing LP

ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

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

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

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

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

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

HOMEOWNER'S NAME(S):
PROPERTY ADDRESS:

Carl L States
271 North Alley Rr1
Frenchville, PA
9730977

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

Countrywide Home Loans Servicing LP

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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

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

Please write your account number on all checks and correspondence.
We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

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

Account Number: 9730977-7
Carl L States
271 North Alley Rr1

Balance Due for charges listed above: \$1,166.87 as of 10/3/2005.

Please update e-mail information on the reverse side of this coupon.

BLQPA1

Additional
Principal

Additional
Escrow

Other

Check
Total

Countrywide
PO BOX 660694
Dallas, TX 75266-0694



009730977700000116687000116687

1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:
IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,
IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

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

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

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

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

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

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

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

NOTICE OF INTENT TO FORECLOSE

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

YOU MUST TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

271 North Alley Rr1 Frenchville, PA

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Payments:</u>	August, 2005 - October, 2005 (3 mos. @ \$378.37/month)	\$1,135.11
<u>Late Charges:</u>	August, 2005 - September, 2005 (\$16.34/month) \$32.68	(2 mos. @ \$16.34/month)
<u>Other Late Charges:</u>	Total Late Charges:	\$0.00
	Uncollected Costs:	\$0.00
	Partial Payment Balance:	(\$0.92)
	TOTAL DUE:	\$1,166.87

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

E-mail use: Providing your e-mail address below will allow us to send you information on your account
Account Number: 9730977
Carl L States E-mail address

How we post your payments: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks: Countrywide's policy is to not accept postdated checks, unless specifically agreed to by a loan counselor or technician.

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY-FIVE (35) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,166.87, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY-FIVE (35) DAY PERIOD.**

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

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

You can cure any other default by taking the following action within THIRTY-FIVE (35) 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-FIVE (35) 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-FIVE (35) 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-FIVE (35) DAY period, you will not be required to pay attorney's fees. YOU HAVE THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASSERT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE YOU MAY HAVE TO ACCELERATION AND FORECLOSURE.**

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-FIVE (35) 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 mortgage property could be held would be **approximately six (6) 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:

<u>Name of Lender:</u>	Countrywide Home Loans Servicing LP
<u>Address:</u>	P. O. Box 660694 Dallas, TX 75266-0694
<u>Phone Number:</u>	1-800-669-6654
<u>Fax Number:</u>	1-805-577-3432
<u>Contact Person:</u>	MS PTX-36 Attention: Loan Counselor

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 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.

Your loan is in default. Pursuant to your loan documents, Countrywide may, enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection, other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

If you are unable to cure the default on or before November 2, 2005, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- **Repayment Plan:** It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least 1/2 of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- **Loan Modification:** Or, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- **Sale of Your Property:** Or, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- **Deed-in-Lieu:** Or, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing any of these foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will need to evaluate whether that assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by November 2, 2005 as outlined above will result in the acceleration of your debt.

Time is of the essence. If you have any questions concerning this notice, please contact Loan Counseling Center immediately at 1-800-669-6654.

APPENDIX C

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

ADAMS COUNTY

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

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

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

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

ALLEGHENY COUNTY

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

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

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

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

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9982

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

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

Housing Opportunities
133 Seventh Street
Post Office Box 9
McKeesport, PA 15132
Ph: 412-684-1906
Fax: 412-684-0873

ARMSTRONG COUNTY

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

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

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

BEAVER COUNTY

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

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

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

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

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

BEDFORD COUNTY

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

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

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

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

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

BERKS COUNTY

Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7866
Fax: 610-375-7630

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

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

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

BLAIR COUNTY

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

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

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

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

BRADFORD COUNTY

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

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

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

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

The Trehab Center of Northeastern PA
10 Public Avenue
Monroeville, PA 15101
Ph: 570-278-3333
Ph: 800-582-1045
Fax: 570-278-1889

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

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

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

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

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

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

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

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

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

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

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

CCCS of Delaware Valley
Trevosa Corporate Center
4606 Street Road
Trevosa, PA 19047
Ph: 215-563-5665

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

31 W. Market Street
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-822-6537
Fax: 570-821-1785

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

CENTRE COUNTY

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

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

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

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

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

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

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

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

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

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

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

CCCS of Delaware Valley
1515 Market Street
Suite 1325
Philadelphia, PA 19107
Ph: 215-563-5685
Fax: 215-563-7020

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

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

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

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

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

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

755 York Road
Suite 103
Warminster, PA 18974
Ph: 215-444-9429
Fax: 215-956-5344

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

CLEARFIELD COUNTY
Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-6566
Fax: 814-539-1688

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

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

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

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

CLINTON COUNTY

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

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

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

COLUMBIA COUNTY

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

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

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

CRAWFORD COUNTY

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

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

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

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

CUMBERLAND COUNTY

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

Urban League of Metropolitan Harrisburg
N. 6th Street
Harrisburg, PA 17101
Ph: 717-234-6926
Fax: 717-234-9459

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

Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3205

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Mon Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9562

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

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

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

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

FRANKLIN COUNTY
Financial Services Unlimited
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3265

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

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

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

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

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

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

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

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

CCCS of Western Pennsylvania, Inc.
912 South George Street
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Financial Counseling Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
Ph: 717-762-3285

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

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

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

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

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

HUNTINGDON COUNTY
Bedford-Fulton Housing Services
R.D. 1, Box 384
Everett, PA 15537
Ph: 814-623-9129
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CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
Altoona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

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

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

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

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

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

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

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

JUNIATA COUNTY
CCCS of Western Pennsylvania, Inc.
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Ph: 814-944-8100
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LACKAWANNA COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
Post Office Box 1127
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

1400 Abington Executive Park
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Ph: 570-587-9163
Ph: 800-955-9537
Fax: 570-587-9134
Fax: 570-587-9135

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

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

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

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

LAWRENCE COUNTY
CCCS of Western Pennsylvania
1st Federal Plaza
Suite 408
North Mill Street
New Castle, PA 16101
Ph: 724-652-8074

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

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

Housing Opportunities of Beaver County
650 Corporation St.
Suite 207
Beaver, PA 15009
Ph: 724-720-7202
Fax: 724-728-7202

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

Tabor Community Services, Inc.
439 E. King Street
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Ph: 717-397-5182
Ph: 800-788-5062
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LEHIGH COUNTY
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3671 Crescent Court East
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Commission on Economic Opportunity of
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163 Amber Lane
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Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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LYCOMING COUNTY**CCCS of Northeastern Pennsylvania**

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Fax: 570-587-9134
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201 Basin Street
Williamsport, PA 17703
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Fax: 570-323-6626

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

McKEAN COUNTY

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Fax: 814-898-1243

Northern Tier Community Action Group
Post Office Box 389
135 W. 4th Street
Emporium, PA 15834
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MERCER COUNTY

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601 Indiana Avenue
Farrell, PA 16121
Ph: 724-981-5310

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

MIFFLIN COUNTY

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Fax: 570-587-9134
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163 Amber Lane
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Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazelton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-1090 - Tunkhannock

MONTGOMERY COUNTY

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

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

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

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

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

Community Housing Counselors Inc.
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Fax: 215-444-8243

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

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

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

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

755 York Road
Suite 103
Warrminster, PA 18974
Ph: 215-444-9429
Fax: 215-856-6344

MONTOUR COUNTY**CCCS of Northeastern Pennsylvania**

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Fax: 570-587-9134
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Economic Opportunity Cabinet of Schuylkill
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225 North Centre Street
Pottsville, PA 17901
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PERRY COUNTY

CCCS of Western Pennsylvania, Inc.
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Ph: 717-541-1757
Fax: 717-541-4670

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

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

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

Community Action Commission of The
Capital Region
1514 Derry Street
Harrisburg, PA 17104
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Acorn Housing Corporation
946 North Broad Street
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CCCS of Delaware Valley
1515 Market Street
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Fax: 215-864-2666

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

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

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

CCCS of Delaware Valley
One Cherry Hill
Suite 215
Cherry Hill, NJ 08002
Ph: 215-563-5665

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

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

Community Devel. Corp. of Frankford
Group Ministry
4820 Griscorn Street
Philadelphia, PA 19124
Ph: 215-744-2990
Fax: 215-744-2012

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

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

755 York Road
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Ph: 215-444-9429
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PIKE COUNTY
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9 South 7th Street
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Fax: 570-420-8981

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

POTTER COUNTY
Northern Tier Community Action Group
135 West 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7866
Fax: 610-375-7030

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

Economic Opport Cabinet of Schuylkill
Co.
225 N. Centre Street
Pottsville, PA 17901
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CCCS of Lehigh Valley
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Urban League of Metropolitan
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Fax: 717-234-9459

SOMERSET COUNTY
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Fax: 814-623-7187

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

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-8556
Fax: 814-539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
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SULLIVAN COUNTY
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The Trehab Center of Northeastern PA
185 Elmira Street
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Fax: 570-297-2799

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

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

German Street
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Dushore, PA 18614
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931 Main Street
Honesdale, PA 18431
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Fax: 570-253-4817

7 Lake Avenue
Box 339
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Ph: 570-278-3338
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SUSQUEHANNA COUNTY
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CCCS of Western Pennsylvania, Inc.
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Erie, PA 16510
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WARREN COUNTY
Booker T Washington Center
1720 Holland Street
Erie, PA 16503
Ph: 814-453-5744
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Fax: 814-723-0510

WASHINGTON COUNTY

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

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

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

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

WESTMORELAND COUNTY

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

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

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

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

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

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

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

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

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
Ph: 412-462-9962
Fax: 412-462-9984

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

WYOMING COUNTY

Common Economics Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18701
Ph: 570-828-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4894 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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

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

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

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

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

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

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

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

YORK COUNTY

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

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

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

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

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

In the Court of Common Pleas of Clearfield County

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

CARL L. STATES
(Mortgagor(s) and Record Owner(s))
271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

No. 2005-1927-CD

FILED

MAR 16 2006

W/2:00/12
William A. Shaw

Prothonotary/Clerk of Courts

NOTICE TO DEFT

CERT TO
ATTY

PRAECIPE FOR JUDGMENT

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

Enter the Judgment in favor of Plaintiff and against CARL L. STATES by default for want of an Answer.

Assess damages as follows:

Debt

\$37,493.50

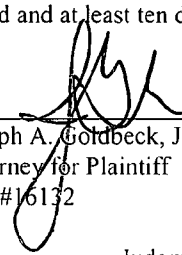
Interest - 07/01/2005 to 02/06/2006

Total


(Assessment of Damages attached)

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

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1


Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
I.D. #16132

AND NOW March 16, 2006, Judgment is entered in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. and against CARL L. STATES by default for want of an Answer and damages assessed in the sum of \$37,493.50 as per the above certification.


Prothonotary

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

No. 2005-1927-CD

vs.

CARL L. STATES
(Mortgagors and Record Owner(s))
271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

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

NOTICE

Notice is given that a judgment in the above-captioned matter has been entered against you.

William Shaw
Prothonotary

By: 

Deputy

If you have any questions concerning the above, please contact:

Joseph A. Goldbeck, Jr.
Goldbeck McCafferty & McKeever
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

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

DATE OF THIS NOTICE: **January 25, 2006**

TO:

CARL L. STATES
271 North Alley RR1
Frenchville, PA 16836

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

CARL L. STATES
(Mortgagor(s) and Record Owner(s))
271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON
PLEAS
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

Term
No. 2005-1927-CD


TO: **CARL L. STATES**
271 North Alley RR1
Frenchville, PA 16836

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

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


GOLDBECK McCAFFERTY & McKEEVER
By: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106 215-627-1322

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

DATE OF THIS NOTICE: **January 25, 2006**

TO:

CARL L. STATES
2 Ash Lane
Frenchville, PA 16836-8204

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

CARL L. STATES
(Mortgagor(s) and Record Owner(s))
271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

In the Court of Common Pleas
of Clearfield County

CIVIL ACTION - LAW

ACTION OF
MORTGAGE FORECLOSURE

Term
No. 2005-1927-CD

TO: **CARL L. STATES**
2 Ash Lane
Frenchville, PA 16836-8204

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN (10) DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS. YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

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

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



GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106 215-627-1322

VERIFICATION OF NON-MILITARY SERVICE

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

1. That the above named Defendant, CARL L. STATES, is about unknown years of age, that Defendant's last known residence is 2 Ash Lane, Frenchville, PA 16836-8204, and is engaged in the unknown business located at unknown address.

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

Date:



A handwritten signature in black ink is written over a horizontal line. The signature is stylized and appears to be 'JLH' or similar initials.

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

CARL L. STATES
(Mortgagor(s) and Record owner(s))
271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County

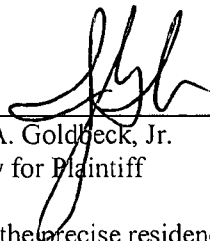
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2005-1927-CD

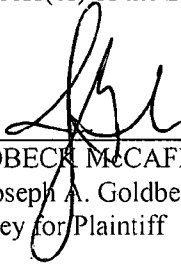
ORDER FOR JUDGMENT

Please enter Judgment in favor of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., and against CARL L. STATES for failure to file an Answer in the above action within (20) days (or sixty (60) days if defendant is the United States of America) from the date of service of the Complaint, in the sum of \$37,493.50.



Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment creditor is MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 7105 Corporate Drive PTX B-35 Plano, TX 75024-3632 and that the name(s) and last known address(es) of the Defendant(s) is/are CARL L. STATES, 2 Ash Lane Frenchville, PA 16836-8204;



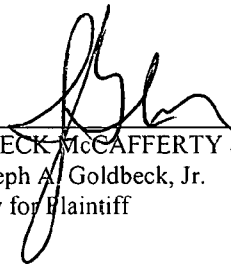
GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

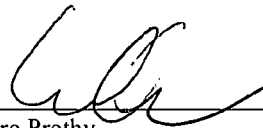
Kindly assess the damages in this case to be as follows:

Principal Balance	\$32,811.43
Interest from 07/01/2005 through 02/06/2006	\$1,564.68
Reasonable Attorney's Fee	\$2,000.00
Late Charges	\$114.37
Costs of Suit and Title Search	\$900.00
Escrow Balance	\$103.02
	<hr/>
	\$37,493.50



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

AND NOW, this 16 day of MARCH, 2006 damages are assessed as above.



Pro Prothy

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

CARL L. STATES
(Mortgagor(s) and Record Owner(s))
271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2005-1927-CD

AFFIDAVIT PURSUANT TO RULE 3129

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

271 North Alley RR1
Frenchville, PA 16836

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

CARL L. STATES
2 Ash Lane
Frenchville, PA 16836-8204

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

CARL L. STATES
2 Ash Lane
Frenchville, PA 16836-8204

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

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

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

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

ASSOCIATES CONSUMER DISCOUNT CO
213 W. 4th Street
Williamsport, PA 17701

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

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

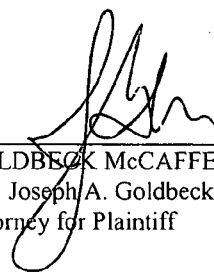
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
271 North Alley RR1
Frenchville, PA 16836

(attach separate sheet if more space is needed)

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATED: February 6, 2006



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

Goldbeck McCafferty & McKeever
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

CARL L. STATES

(Mortgagor(s) and Record Owner(s))

271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2005-1927-CD

AFFIDAVIT PURSUANT TO RULE 3129

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

271 North Alley RR1
Frenchville, PA 16836

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

CARL L. STATES
2 Ash Lane
Frenchville, PA 16836-8204

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

CARL L. STATES
2 Ash Lane
Frenchville, PA 16836-8204

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

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

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

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

ASSOCIATES CONSUMER DISCOUNT CO
213 W. 4th Street
Williamsport, PA 17701

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

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

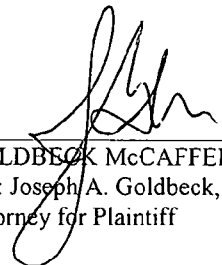
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
271 North Alley RRI
Frenchville, PA 16836

(attach separate sheet if more space is needed)

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATED: February 6, 2006



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

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632
Plaintiff

vs.

CARL L STATES
Mortgagor(s) and Record Owner(s)

271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-1927-CD

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CARL L. STATES
CARL L STATES
271 NORTH ALLEY RR1
FRENCHVILLE, PA 16836

Your house at 271 North Alley RR1, Frenchville, PA 16836 is scheduled to be sold at Sheriff's Sale on _____, at 10:00 AM, in Clearfield County Courthouse, Clearfield, PA to enforce the court judgment of \$37,493.50 obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay, call: 215-627-1322
2. You may be able to stop the sale by filing a petition asking the Court to strike or open 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 below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES NOT 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 price by calling the Sheriff of 814-765-2641.
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 814-765-2641.
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 a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that 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 schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house 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 LEGAL HELP.

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632
Plaintiff

vs.

CARL L STATES
Mortgagor(s) and Record Owner(s)

271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-1927-CD

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: CARL L. STATES
CARL L STATES
271 NORTH ALLEY RR1
FRENCHVILLE , PA 16836

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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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-627-1322
2. You may be able to stop the sale by filing a petition asking the Court to strike or open 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 below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS
EVEN IF THE SHERIFF'S SALE DOES NOT 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 price by calling the Sheriff of 814-765-2641.
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 814-765-2641.
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 a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that 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 schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house 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 LEGAL HELP.

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street
Clearfield, PA 16830

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632
Plaintiff

vs.

CARL L. STATES
Mortgagor(s) and Record Owner(s)

271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-1927-CD

THIS LAW FIRM IS A DEBT COLLECTOR AND WE ARE ATTEMPTING TO
COLLECT A DEBT. THIS NOTICE IS SENT TO YOU IN AN ATTEMPT TO
COLLECT A DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE
USED FOR THAT PURPOSE.

NOTICE OF SHERIFF'S SALE OF REAL PROPERTY

TO: STATES, CARL
CARL L. STATES
2 Ash Lane
Frenchville, PA 16836-8204

Your house at 271 North Alley RR1, Frenchville, PA 16836 is scheduled to be sold at Sheriff's
Sale on _____, at 10:00 AM, in Clearfield County Courthouse, Clearfield, PA to
enforce the court judgment of \$37,493.50 obtained by MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. 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:

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SYSTEMS, INC., the back payments, late charges, costs and reasonable attorney's fees due. To find out
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211 1/2 E. Locust Street
Clearfield, PA 16830

PENNSYLVANIA BAR ASSOCIATION
P.O. Box 186
Harrisburg, PA 17108

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632
Plaintiff

vs.

CARL L. STATES
Mortgagor(s) and Record Owner(s)

271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-1927-CD

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TO: STATES, CARL
CARL L. STATES
2 Ash Lane
Frenchville, PA 16836-8204

Your house at 271 North Alley RR1, Frenchville, PA 16836 is scheduled to be sold at Sheriff's Sale on _____, at 10:00 AM, in Clearfield County Courthouse, Clearfield, PA to enforce the court judgment of \$37,493.50 obtained by MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. against you.

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YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE

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PENNSYLVANIA BAR ASSOCIATION
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Harrisburg, PA 17108

Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

CARL L. STATES
Mortgagor(s) and Record Owner(s)
271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Clearfield County

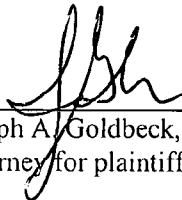
CIVIL ACTION - LAW

ACTION OF
MORTGAGE FORECLOSURE

NO. 2005-1927-CD

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I, Joseph A. Goldbeck, Jr., Esquire hereby certify that I am the attorney of record for the Plaintiff in this action, and I further certify that this property is subject to Act 91 of 1983 and the Plaintiff has complied with all the provisions of the Act.



Joseph A. Goldbeck, Jr.
Attorney for plaintiff

PRAECIPE FOR WRIT OF EXECUTION - (MORTGAGE FORECLOSURE)
P.R.C.P 3180-3183

Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

7105 Corporate Drive
PTX B-35

Plano, TX 75024-3632

Plaintiff

vs.

CARL L. STATES

Mortgagor(s) and Record Owner(s)

271 North Alley RR1

Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2005-1927-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$37,493.50

Interest from
07/01/2005 to
02/06/2006 at
7.8800%

(Costs to be added)

Prothonotary costs 125.-

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.

Attorney for Plaintiff

FILED

MAR 16 2006

12/3:00 PM
William A. Shaw

Prothonotary/Clerk of Courts

CERT TO NOT

CERT + 6 UNITS TO SIDE

All that certain two parcels of land, together with improvements thereon, situate in Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

The first thereof: Beginning at an iron pin on the southeastern corner of the property herein described and the southwestern corner of lands now or formerly owned by Donald Kovalick; thence along the said lands now or formerly of Donald Kovalick, north nineteen (19) degrees forty (40) minutes east, one hundred ninety-eight and zero tenths (198.0) feet to an extending pipe; thence along lands now or formerly of the Isaac Smith Estate north eighty-two (82) degrees forty-five (45) minutes west four hundred fifty and fifty-four hundredths (450.54) feet to an iron pipe; thence still along lands now or formerly of the said Isaac Smith Estate south nineteen (19) degrees forty (40) minutes west one hundred ninety-eight and zero tenths (198.0) feet to an iron pin; thence south eighty-two (82) degrees forty-five (45) minutes east four hundred fifty and fifty-four (450.54) hundredths feet to an iron pin and the place of beginning. Containing two (2) acres, more or less.

The second thereof: Beginning at an iron spike; thence by land of Harry T. Smith north eighty-three (83) degrees thirty (30) minutes west eighty-three and three tenths (83.3) feet to an iron spike; thence by parcel conveyed to Bernard Rolley north four (4) degrees fifty-nine (59) minutes east one hundred and forty-three and nine tenths (143.9) feet to a stake in the line of land of the Isaac Smith Estate; thence by land of said Isaac Smith Estate south eighty-two (82) degrees and forty-five (45) minutes east eighty-four and five tenths (84.5) feet to a stake; thence by land of Harry T. Smith south five (5) degrees twenty-eight (28) minutes west one hundred and forty-two (142) feet to a stake and the place of beginning.

Containing two hundred and seventy-six one-thousandths (.276) of an acre.

TAX PARCEL NO:114-06-644-17

Term
No. 2005-1927-CD
IN THE COURT OF COMMON PLEAS
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS,
INC.

vs.

CARL L. STATES
(Mortgagor(s) and Record Owner(s))
271 North Alley RRI
Frenchville, PA 16836

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322

CWD-5326
CF: 12/12/2005
SD: 06/02/2006
\$37,493.50

Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

CARL L STATES
Mortgagor(s) and
Record Owner(s)

271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION – LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-1927-CD

FILED *no cc*
MAY 08 2006
11:42 AM

William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

- () Personal Service by the Sheriff's Office/competent adult (copy of return attached).
- (X) Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).
- () Certified mail by Sheriff's Office.
- () Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
- () Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
- () Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

- () Premises was posted by Sheriff's Office/competent adult (copy of return attached).
- () Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
- () Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

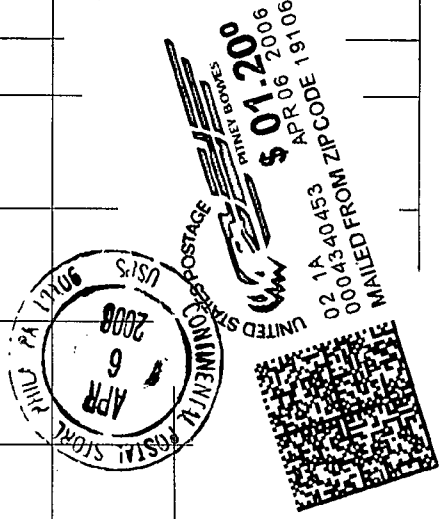
Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

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

Respectfully submitted,

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

Name and Address of Sender		Check type of mail or service:		Affix Stamp Here (If issued as a certificate of mailing, or for additional copies of this bill)		Postmark and Date of Receipt		Actual Value if Registered		Insured Value		Due Sender if COD		DC Fee		SC Fee		SH Fee		RD Fee		RR Fee					
Article Number		Addressee (Name, Street, City, State, & ZIP Code)		Postage		Handling Charge		Fee		Postage		Actual Value if Registered		Insured Value		Due Sender if COD		DC Fee		SC Fee		SH Fee		RD Fee		RR Fee	
1.		PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675		PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675		ASSOCIATES CONSUMER DISCOUNT CO 213 W. 4th Street Williamsport, PA 17701																					
2.		DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830		TENANTS/OCCUPANTS 271 North Alley RR1 Frenchville, PA 16836																							
3.																											
4.																											
5.																											
6.																											
7.																											
8.																											
Total Number of Pieces Listed by Sender		Total Number of Pieces Received at Post Office		Postmaster, Per (Name of receiving employee)																							



See Act Statement on Reverse

Clearfield

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.
Attorney I.D.#16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-825-6320
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

CARL L STATES
Mortgagor(s) and Record Owner(s)

271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2005-1927-CD

AFFIDAVIT PURSUANT TO RULE 3129

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

271 North Alley RR1
Frenchville, PA 16836

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

CARL L STATES
271 NORTH ALLEY RR1
FRENCHVILLE, PA 16836

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

CARL L STATES
271 NORTH ALLEY RR1
FRENCHVILLE, PA 16836

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

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

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

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

ASSOCIATES CONSUMER DISCOUNT CO
213 W. 4th Street
Williamsport, PA 17701

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

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

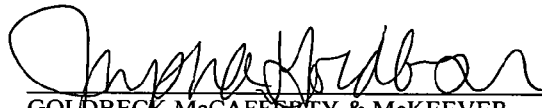
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
271 North Alley RR1
Frenchville, PA 16836

(attach separate sheet if more space is needed)

I verify that the statements made in this affidavit are true and correct to the best of my personal knowledge or information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

DATED: May 2, 2006

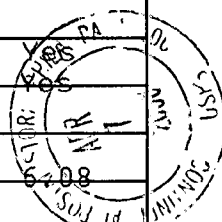

GOLDBECK McCafferty & McKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

7005 0390 0002 0634 8304

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

CWD-5326 6/2/06

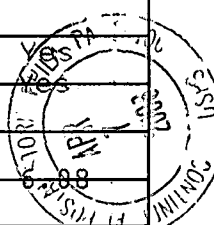
Sent To **CARL L. STATES**
Street, Apt. No., or PO Box No. **271 NORTH ALLEY RR1**
City, State, ZIP+4 **FRENCHVILLE, PA 16836**

7005 0390 0002 0834 8311

U.S. Postal ServiceTM
CERTIFIED MAILTM RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

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

OFFICIAL USE

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

Sent To CWD 5326 6/2/06
STATES, CARL
Street, Apt. No.,
or PO Box No. 2 Ash Lane
City, State, ZIP+4 Frenchville, PA 16836-8200

PS Form 3800, June 2005

For Reverse See 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:
CWD-5326 6/2/06

STATES, CARL
2 Ash Lane
Frenchville, PA 16836-8204

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent
X *Carl L. States* ☒ Addressee

B. Received by (Printed Name) ☒ Date of Delivery
Carl L. States *4-13-06*

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

42 Ash Ln
Frenchville PA 16836

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)



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:
GWD-5326 6/2/06

**CARL L. STATES
271 NORTH ALLEY RR1
FRENCHVILLE, PA 16836**

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☒ Addressee
x Carl L. States

B. Received by (Printed Name) C. Date of Delivery
Carl L. States 4-3-06

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

**42 Ash LN
Frenchville PA 16836**

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)



* 7 0 0 5 0 3 9 0 0 0 0 2 0 8 3 4 8 3 0 4 *

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20278
NO: 05-1927-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
vs.
DEFENDANT: CARL L. STATES

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 03/17/2006

LEVY TAKEN 03/29/2006 @ 1:50 PM

POSTED 03/29/2006 @ 1:50 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 11/14/2006

DATE DEED FILED **NOT SOLD**

FILED
03:06 PM
NOV 14 2006

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

04/07/2006 @ 3:44 AM SERVED CARL L. STATES

SERVED CARL L. STATES, DEFENDANT, AT THE CLEARFIELD COUNTY SHERIFF'S OFFICE, 1 NORTH SECOND ST, SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO CARL L. STATES

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.

@ SERVED

NOW, JUNE 1, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF'S SALE SCHEDULED FOR JUNE 2, 2006 TO AUGUST 4, 2006.

@ SERVED

NOW, JULY 18, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR AUGUST 4, 2006. THE DEFENDANTS PAID \$14,442.00 TO CURE THE DEFAULT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20278
NO: 05-1927-CD

PLAINTIFF: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

DEFENDANT: CARL L. STATES

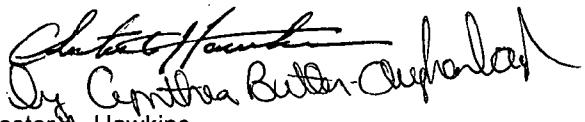
Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$507.02

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,


Chester A. Hawkins
Sheriff

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

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

- vs.

CARL L. STATES
271 North Alley RR1
Frenchville, PA 16836

In the Court of Common Pleas of
Clearfield County

No. 2005-1927-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

PREMISES: 271 North Alley RR1 Frenchville, PA 16836

See Exhibit "A" attached

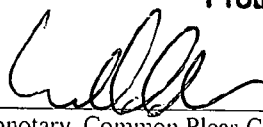
AMOUNT DUE \$37,493.50

Interest From 07/01/2005
Through 02/06/2006

(Costs to be added)

Prothonotary costs 125.00

Dated: March 16, 2006


Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy _____

Received March 17, 2006 @ 1:00 P.M.
Charles A. Hawkins
by Catherine Butler Aughenbaugh

Tenn
No. 2005-1927-CD

IN THE COURT OF COMMON PLEAS
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

vs.

CARL L. STATES
Mortgagor(s)
271 North Alley RR 1 Frenchville, PA 16836

WRIT OF EXECUTION	
(Mortgage Foreclosure)	
REAL DEBT	\$37,493.50
INTEREST from	\$
COSTS PAID:	
PROTHY	\$
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY	\$

Office of Judicial Support
Judg. Fee
Cr.
Sat.

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

All that certain two parcels of land, together with improvements thereon, situate in Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

The first thereof: Beginning at an iron pin on the southeastern corner of the property herein described and the southwestern corner of lands now or formerly owned by Donald Kovalick; thence along the said lands now or formerly of Donald Kovalick, north nineteen (19) degrees forty (40) minutes east, one hundred ninety-eight and zero tenths (198.0) feet to an extending pipe; thence along lands now or formerly of the Isaac Smith Estate north eighty-two (82) degrees forty-five (45) minutes west four hundred fifty and fifty-four hundredths (450.54) feet to an iron pipe; thence still along lands now or formerly of the said Isaac Smith Estate south nineteen (19) degrees forty (40) minutes west one hundred ninety-eight and zero tenths (198.0) feet to an iron pin; thence south eighty-two (82) degrees forty-five (45) minutes east four hundred fifty and fifty-four (450.54) hundredths feet to an iron pin and the place of beginning. Containing two (2) acres, more or less.

The second thereof: Beginning at an iron spike; thence by land of Harry T. Smith north eighty-three (83) degrees thirty (30) minutes west eighty-three and three tenths (83.3) feet to an iron spike; thence by parcel conveyed to Bernard Rolley north four (4) degrees fifty-nine (59) minutes east one hundred and forty-three and nine tenths (143.9) feet to a stake in the line of land of the Isaac Smith Estate; thence by land of said Isaac Smith Estate south eighty-two (82) degrees and forty-five (45) minutes east eighty-four and five tenths (84.5) feet to a stake; thence by land of Harry T. Smith south five (5) degrees twenty-eight (28) minutes west one hundred and forty-two (142) feet to a stake and the place of beginning.

Containing two hundred and seventy-six one-thousandths (.276) of an acre.

TAX PARCEL NO:114-06-644-17

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME CARL L. STATES

NO. 05-1927-CD

NOW, November 14, 2006, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Carl L. States to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of \$14,442.00 and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	14.24
LEVY	15.00
MILEAGE	14.24
POSTING	15.00
CSDS	10.00
COMMISSION	288.84
POSTAGE	5.46
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	14.24
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	14,442.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	20.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$507.02

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	37,493.50
INTEREST @	0.00
FROM 07/01/2005 TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$37,513.50

COSTS:

ADVERTISING	458.26
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	507.02
LEGAL JOURNAL COSTS	198.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$1,428.28

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

**GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19108-1532
(215) 627-1322
FAX (215) 627-7734**

June 1, 2006

Clearfield

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX

RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
vs.
CARL L STATES
Term No. 2005-1927-CD

Property address:

271 North Alley RR1
Frenchville, PA 16836

Sheriff's Sale Date: June 02, 2006

Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for June 02, 2006 to August 04, 2006.

Thank you for your cooperation.

Very truly yours,

Joseph A. Goldbeck, Jr.
JOSEPH A. GOLDBECK, JR.

JAG/jlb

cc: Laura Williamson
COUNTRYWIDE HOME LOANS INC.
Acct. #9730977

**GOLDBECK McCAFFERTY & McKEEVER
A PROFESSIONAL CORPORATION
SUITE 5000 - MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
FAX (215) 627-7734**

July 18, 2006

Clearfield

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
Sheriff's Office
230 E. Market Street
Clearfield, PA 16830
FAX 814-765-5915

RE: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
vs.
CARL L STATES
Term No. 2005-1927-CD

Property address:

**271 North Alley RR1
Frenchville, PA 16836**

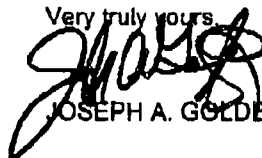
Sheriff's Sale Date: August 04, 2006

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I collected \$14,442.00 towards my client's debt.

Thank you for your cooperation.

Very truly yours


JOSEPH A. GOLDBECK, JR.

JAG/AmyG

cc: Laura Williamson
COUNTRYWIDE HOME LOANS INC.
Acct. #9730977

KML LAW GROUP, P.C.

Suite 5000 – BNY Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

CARL L STATES

(Mortgagor(s) and Record owner(s))

271 North Alley RR1
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

No. 2005-1927-CD

PRAECIPE TO DISCONTINUE AND END

TO THE PROTHONOTARY:

Kindly mark the above case Discontinued and Ended without prejudice upon payment of
your costs only.

KML LAW GROUP, P.C.

F/K/A GOLDBECK McCAFFERTY & McKEEVER

By: 

Michael McKeever Pa. ID 56129

Jay E. Kivitz Pa. ID 26769

Lisa Lee Pa. ID 78020

Kristina Murtha Pa. ID 61858

Thomas Puleo Pa. ID 27615

David Fein Pa. ID 82628

Andrew Gornall Pa. ID 92382

Jill P. Jenkins Pa. ID 306588

Attorneys for Plaintiff

FILED

012:3381
MAY 29 2012

no cc

William A. Shaw
Prothonotary/Clerk of Courts

KML LAW GROUP, P.C.
Suite 5000 – BNY Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322
Attorney for Plaintiff

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC.

Plaintiff

vs.

CARL L STATES
(Mortgagor(s) and Record Owner(s))

Defendant(s)

IN THE COURT OF COMMON
PLEAS
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE
FORECLOSURE

No. 2005-1927-CD

CERTIFICATE OF SERVICE

Jessica Doebley, hereby certifies that he/she did serve true and correct copies of Praeipce
to Discontinue and End and Praeipce to Vacate Judgment and all supporting papers attached
hereto upon Defendant, by first class mail, postage pre-paid, on 5/21/12.

CARL L STATES
271 NORTH ALLEY RR1
FRENCHVILLE, PA 16836

CARL L. STATES
2 Ash Lane
Frenchville, PA 16836-8204

KML LAW GROUP, P.C.
F/K/A GOLDBECK McCAFFERTY & McKEEVER

By: Jessica Doebley
Jessica Doebley, Legal Assistant
jdoebley@kmlawgroup.com
215-825-6327 (Direct Phone)

FILED ^{no}
MAY 29 2012
William A. Shaw
Prothonotary/Clerk of Courts