

05-2021-CD  
Ntl City Mort. Co. vs James Schucker

National City vs James Schucker  
2005-2021-CD

# GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5030 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 825-6318

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

NATIONAL CITY MORTGAGE COMPANY

PO Box 1820

Dayton, OH 45401-1820

*Plaintiff*

vs.

JAMES P. SCHUCKER

**Mortgagor and Real Owner**

486 E. 8th Street

Clearfield, PA 16830

*Defendant*

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term 05-2021-CD  
No.

CIVIL ACTION: MORTGAGE  
NOTICE FORECLOSURE

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.

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

FILED ICCShff  
m/3/2006  
DEC 28 2005 AMY pd.  
85.00

William A. Shaw  
Prothonotary/Clerk of Courts

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

## A V I S O

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

April 10, 2006 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

W.H.L.

Deputy Prothonotary

May 19, 2006 Document  
Reinstated/Reissued to Sheriff/Attorney  
for service.

W.H.L.

Deputy Prothonotary

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

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

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

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

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

**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: 814-765-9646 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) 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 NC-1037.

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 NATIONAL CITY MORTGAGE COMPANY, PO Box 1820, Dayton, OH 45401-1820.
2. The name and address of the Defendant is JAMES P. SCHUCKER, 486 E. 8th Street, Clearfield, PA 16830, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On October 29, 2003 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to NATIONAL CITY MORTGAGE CO. D/B/A COMMONWEALTH UNITED MORTGAGE CO., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200320195. 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 April 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	\$81,248.92
Interest from 03/01/2005	\$4,764.42
through 12/31/2005 at 6.9000%	
Per Diem interest rate at \$15.57	
Reasonable Attorney's Fee at 5% of Principal Balance as	\$4,062.45
more fully explained in the next numbered paragraph	
Late Charges from 04/01/2005 to 12/31/2005	\$244.16
Monthly late charge amount at \$27.13	
Costs of suit and Title Search	\$900.00
Escrow	\$873.49
Fees	\$9.00
Monthly Escrow amount \$151.86	<hr/>
	\$92,102.44

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 terris judgment in mortgage foreclosure in the sum of \$92,102.44, together with interest at the rate of \$15.57, 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**

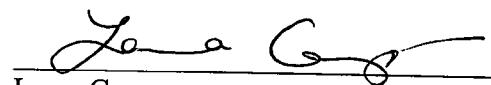
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE

ATTORNEY FOR PLAINTIFF

**VERIFICATION**

I, Laura Cauper, 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: 12-27-05

  
\_\_\_\_\_  
Laura Cauper  
NATIONAL CITY MORTGAGE COMPANY

# *Exhibit A*

**FIDUCIARY DEED**

MADE this 20th day of December, 2001, by and between THE ESTATE OF VIOLA M. SCHUCKER, DECEASED, by her Co-Executors, ROBERT L. SCHUCKER of 1019 Linden Street, Clearfield, PA 16830 and MARGARET A BAUMGARNER AKA PEGGY ANN BAUMGARNER of 417 S. Fourth Street, Clearfield, PA 16830; hereinafter "GRANTORS"

A  
N  
D

JAMES P. SCHUCKER, a single adult individual, of 486 Eighth Street, Clearfield, PA 16830; hereinafter "GRANTEE".

WHEREAS, the said Viola M. Schucker, deceased, was seized of the real estate hereinafter described, and departed this life on November 9, 2000, leaving a Last Will and Testament dated April 10, 1968, and proved and registered in the Office of the Register of Wills for Clearfield County at Estate No. 2000-674; and

NOW WITNESS THIS INDENTURE, that the Co-Executors in consideration of Twenty Five Thousand Dollars and 00/100 Cents (\$25,000.00) receipt whereof is hereby acknowledged, and pursuant to the authority vested in them by the Pennsylvania Probate, Estates and Fiduciaries Code, hereby grant, convey, bargain, sell, alienate, release and confirm by these presence to the Grantee, his heirs, successors and assigns:

ALL that certain Lot, or parcel of land situate in the Fourth Ward of the Borough of Clearfield, County of Clearfield, and State of Pennsylvania, which is bounded and described as follows:

BEGINNING at a point on the North side of Eighth Street where lots numbered 13 and 12 corner on said street; thence along lot No. 12 North sixty-six (66) degrees thirty-nine (39) minutes West one hundred fifty (150) feet to an alley; thence along said alley North twenty-three (23) degrees twenty-one (21) minutes East forty (40) feet to lot No. 14; thence along said lot South sixty-six (66) degrees thirty-nine (39) minutes east one hundred fifty (150) feet to Eighth Street; thence along said street South twenty-three (23) degrees twenty-one (21) minutes West forty (40) feet to the place of beginning. Being known as lot No. 13 in the James Mahaffey plan of lots as recorded in the Recorder's office for Clearfield County in Miscellaneous Docket W at page 56.

BEING the same premises conveyed unto Viola M. Schucker and her husband, Roy R. Schucker, by deed dated August 31, 1943 recorded in Clearfield County Deed Book 355 Page 80. The said Roy R. Schucker since departed this life of May 19, 1991, thereby vesting title solely in Viola M. Schucker as surviving tenant by the entireties. Viola M. Schucker departed this life November 9, 2000 and letters testamentary were issued to the undersigned at Clearfield County Estate No. 2000-674.

This conveyance is between brothers and sister who are all heirs of the Viola M. Schucker Estate.

# *Exhibit B*

# National City<sup>®</sup>

Mortgage Co.

**National City Mortgage Co.**  
A Subsidiary of National City Bank of Indiana  
3232 Newmark Drive • Miamisburg, Ohio 45342  
Telephone: (937) 910-1200

**Mailing Address:**  
P.O. Box 1820  
Dayton, Ohio 45401-1820

November 04, 2005

James P Schucker  
486 E 8th  
Clearfield PA 16830

Loan No. 288637-8  
Current Servicer: National City Mortgage Co.

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

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

486 E 8th  
Clearfield PA 16830

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 04/01/2005 - 11/1/2005  
and the following amount(s) are now past due:

Monthly Payments	5,556.40
Less Suspense Balance	.00-
Total Due	5,556.40

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

**HOW TO CURE THE DEFAULT** - You may cure the default within thirty (30) days of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 5,556.40, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**  
Payments must be made either by cashier's check, certified check, cash or money order made payable and sent to:

National City Mortgage Co.  
Attn: Customer Counseling Department  
3232 Newmark Dr.  
Miamisburg, OH 45342

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

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.  
To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.  
The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

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

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

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE  
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS.

**IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:**

- **IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL.**
- **IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND**
- **IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.**

**TEMPORARY STAY OF FORECLOSURE** – Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend 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 (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

**CONSUMER CREDIT COUNSELING AGENCIES** – If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

**APPLICATION FOR MORTGAGE ASSISTANCE** – Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default). If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

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

**AGENCY ACTION** – Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.) **IF YOU DO NOT CURE THE DEFAULT**(see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage 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 attorneys' fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

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

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

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately FOUR(4) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:** Name of Lender: National City Mortgage

**Address:** 3232 Newmark Dr. Miamisburg OH 45342

**Phone Number:** 1-800-523-8654    **Fax Number:** (937) 910-4057

**Contact Person:** COLLECTIONS DEPT.

**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 furnishing and other belongings could be started by the lender at any time.

**ASSUMPTION OF MORTGAGE** – You may or may not be able to 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. For additional information please contact the Collection Dept.

**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 BE-  
HALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DE-  
FAULT 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 DEFAULT IN ANY FORECLOSURE PRO-  
CEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCU-  
MENTS.

TO ASSERT ANY OTHER DEFENSE YOU BELIEVE YOU MAY HAVE TO SUCH  
ACTION BY THE LENDER.

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

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

(Rev. 6/99)

<b>ADAMS COUNTY</b> American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	<b>BUCKS COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	<b>BEAVER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	<b>BLAIR COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
<b>ALLEGHENY COUNTY</b> Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801 FAX (412)-391-4512	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	<b>BRADFORD COUNTY</b> CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	<b>BEDFORD COUNTY</b> Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Monroeville, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
<b>ARMSTRONG COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	<b>BUTLER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
<b>BERKS COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144	103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-6840 FAX (570) 836-6332	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

**Housing Opportunities, Inc.**  
650 Corporate St., Suite 207  
McKeesport, PA 15132  
(412) 664-1590  
FAX (412) 664-0873

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

**Housing Opportunities Inc.**  
133 Seventh Street  
P.O. Box 9  
McKeesport, PA 15134  
(412) 664-1906  
FAX (412) 664-0873

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

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

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

**Indiana County Community Action Program**  
827 Water Street, Box 187  
Indiana, PA 15701  
(412) 465-2657  
FAX (412) 465-5118

**Keystone Econ Development Corp.**  
1954 Mary Grace Lane  
Johnstown PA 15901  
(814) 535-6556  
FAX (814) 539-1688

**CCCS of Western PA**  
219-A College Park Plaza  
Johnstown PA 15904  
(814) 539-6335  
**Tableland Services, Inc.**  
535 East Main Street  
Somerset PA 15501  
(814) 445-9628 or 1-800-452-0148  
FAX (814) 443-3690

**CAMERON COUNTY**  
Northern Tier Community Action Corp.  
P.O. Box 389  
135 West 4th Street  
Emporium, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

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

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

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

**CCCS of Lehigh Valley**  
3671 Crescent Court East  
Whitehall PA 18052  
610-821-4011 or 800-220-2733  
570 & 814 only for 800#  
FAX (610) 821-0137

**CCCS of Northeastern Pennsylvania**  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135  
  
31 W. Market St.  
Wilkes-Barre, PA 18702  
(570) 821-0837 or 800-922-9537  
FAX (570) 821-1785

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

**1631 S Atherton St, Suite 100**  
State College, PA 16801  
(814) 238-3668  
FAX (814) 238-3669

**Commission on Economics Opportunity of Luzerne County**  
163 Amber Lane  
Wilkes-Barre, PA 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE FAXING  
(570) 836-4090 TUNKHANNOCK

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

**Lycoming-Clinton Co Comm For Community Action (STEP)**  
2138 Lincoln Street  
P.O. Box 1328  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

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

**CCCS of Northeastern PA**  
201 Basin Street  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

**CHESTER COUNTY**  
Acorn Housing Corporation  
846 North Broad Street  
Philadelphia, PA 19130  
(215) 765-1221  
FAX (215) 765-1427

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

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

**CCCS of Delaware Valley**  
1515 Market Street, Suite 1325  
Philadelphia, PA 19107  
(215) 563-5665  
FAX (215) 563-7020

**HACE**  
167 W. Allegheny Ave, 2nd Fl.  
Philadelphia, PA 19140  
(215) 426-8025  
FAX (215) 426-9122  
**Community Housing Counseling Inc**  
P.O. Box 244  
Kennett Square, PA 19348  
(610) 444-3682  
FAX (610) 444-8243

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

**Phila Council For Community Adv**  
100 North 17th Street, Suite 600  
Philadelphia, PA 19103  
(215) 567-7803  
FAX (215) 963-9941

**Tabor Community Services, Inc.**  
439 E. King Street  
Lancaster, PA 17602  
(717) 397-5182 OR 1-800-788-5062 (H.O. only)  
FAX (717) 399-4127

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

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

**CCCS of Delaware Valley**  
Marshall Building  
790 E. Market St., Suite 215  
West Chester, PA 19382  
(215) 563-5665

**American Credit Counseling Institute**  
845 Coates St.  
Coatesville PA 19320  
(888) 212-6741  
144 E. Dekalb Pike

**King of Prussia, PA 19406**  
(610) 971-2210  
FAX (610) 265-4814

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

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

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

**Indiana Co. Community Action Program**  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

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

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

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

**CLINTON COUNTY**  
Lycoming-Clinton Counties Commission For Community Action (STEP)  
2138 Lincoln Street  
P.O. Box 1328  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

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

**CCCS of Northeastern PA**  
201 Basin Street  
Williamsport, PA 17703  
(570) 323-6627  
FAX (570) 323-6626

**COLUMBIA COUNTY**  
CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

**1400 Abington Executive Park, Suite 1**  
Clarks Summit, PA 18411  
(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135

**Commission on Economics Opportunity of Luzerne County**  
163 Amber Lane  
Wilkes-Barre, PA 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE FAXING  
(570) 836-4090 TUNKHANNOCK

**CRAWFORD COUNTY**  
Booker T. Washington Center  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

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

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

**Shenango Valley Urban League, Inc.**  
601 Indiana Avenue  
Farrell, PA 16121  
(412) 981-5310

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

<b>Financial Counseling Services of Franklin</b> 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	<b>Philadelphia Council For Community Adv</b> 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	<b>FAX (412) 437-4418</b> Tableland Services Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 <b>FAX (814) 443-3690</b>	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
<b>Urban League of Metropolitan Harrisburg</b> N. 6th Street Harrisburg, PA 17101 (717) 234-5925 <b>FAX (717) 234-9459</b>	<b>Community Devel Corp of Frankford Group Ministry</b> 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 <b>FAX (215) 744-2012</b>	<b>CCCS Of Western PA</b> 199 Edison Street Uniontown PA 15401 (724) 439-8939	<b>GREENE COUNTY</b> <b>Action Housing, Inc.</b> 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 <b>FAX (412) 391-4512</b>
<b>YWCA of Carlisle</b> 301 G Street Carlisle, PA 17013 (717) 243-3818 <b>FAX (717) 731-9589</b>	<b>American Red Cross of Chester</b> 1729 Edmont Avenue Chester, PA 19013 (610) 874-1484	<b>Mon-Valley Unemployed Committee</b> 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	<b>Mon-Valley Unemployed Committee</b> 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 <b>FAX (412) 462-9964</b>
<b>Community Action Comm of the Capital Region</b> 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 <b>FAX (717) 234-2227</b>	<b>CCCS of Delaware Valley</b> 280 North Providence Road Media, PA 19063 (215) 563-5665	<b>Warren-Forrest Counties Economic Opportunity Council</b> 204 Liberty Street Post Office Box 547 Warren, PA 16365 (814) 726-2400 <b>FAX (814) 723-0510</b>	<b>Community Action Southwest</b> 22 West High Street Waynesburg, PA 15370 (724) 862-2893 <b>FAX (412) 627-7713</b>
<b>Adams County Housing Authority</b> 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 <b>FAX (717) 334-8326</b>	<b>ACCI</b> 175 Strafford Ave, Suite 1 Wayne PA 19087 (610) 971-2210 <b>FAX (610) 687-7860</b>	<b>FRANKLIN COUNTY</b> <b>Financial Services Unlimited</b> 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	<b>CCCS of Western Pennsylvania, Inc</b> 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
<b>DAUPHIN COUNTY</b> <b>CCCS of Western Pennsylvania, Inc.</b> 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 <b>FAX (717) 541-4670</b>	<b>ACCI</b> 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210	<b>YWCA of Carlisle</b> 301 G Street Carlisle, PA 17013 (717) 243-3818 <b>FAX (717) 243-3948</b>	<b>HUNTINGDON COUNTY</b> <b>Bedford-Fulton Housing Services</b> RD 1, Box 384 Everett, PA 15537 (814) 623-9129 <b>FAX (814) 623-7187</b>
<b>Urban League of Metropolitan Harrisburg</b> 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 <b>FAX (717) 234-9459</b>	<b>ELK COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 <b>FAX (814) 898-1243</b>	<b>CCCS of Western Pennsylvania, Inc.</b> 912 South George Street York, PA 17403 (717) 846-4176	<b>CCCS of Western Pennsylvania, Inc.</b> 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 <b>FAX (814) 944-5747</b>
<b>Community Action Commission of the Capital Region</b> 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 <b>FAX (717) 234-2227</b>	<b>Northern Tier Community Action Corp</b> P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 <b>FAX (814) 486-0825</b>	<b>American Red Cross—Hanover Chapter</b> 529 Carlisle Street Hanover, PA 17331 (717) 637-3768 <b>FAX (717) 637-3294</b>	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
<b>DELAWARE COUNTY</b> <b>Acorn Housing Corporation</b> 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 <b>FAX (215) 765-1427</b>	<b>ERIE COUNTY</b> Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 <b>FAX (814) 453-5749</b>	<b>Community Action Commission of Capital Region</b> 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 <b>FAX (717) 234-2227</b>	<b>INDIANA COUNTY</b> <b>CCCS of Western Pennsylvania, Inc.</b> 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
<b>Northwest Counseling Service</b> 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 <b>FAX (215) 324-8753</b>	<b>Greater Erie Community Action Committee</b> 18 West 9th Street Erie, PA 16501 (814) 459-4581 <b>FAX (814) 456-0161</b>	<b>Urban League of Metropolitan Hbg</b> 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 <b>FAX (717) 234-9459</b>	<b>Indiana Co. Community Action Program</b> 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 <b>FAX (412) 465-5118</b>
<b>CCCS of Delaware Valley</b> 1515 Market Street-Suite 1325 Philadelphia, PA 19107 (215) 563-5665 <b>FAX (215) 864-2666</b>	<b>John F. Kennedy Center, Inc.</b> 2021 East 20th Street Erie, PA 16510 (814) 898-0400 <b>FAX (814) 898-1243</b>	<b>CCCS of Western PA</b> 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 <b>FAX (717) 541-4670</b>	<b>Keystone Economic Development Corporation</b> 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 <b>FAX (814) 539-1688</b>
<b>HACE</b> 167 W. Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 <b>FAX (215) 426-9122</b>	<b>FAYETTE COUNTY</b> <b>Action Housing, Inc.</b> 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 <b>FAX (412) 391-4512</b>	<b>Adams County Housing Authority</b> 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 <b>FAX (717) 334-8326</b>	<b>CCCS of Western PA</b> 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335
<b>Media Fellowship House</b> 302 S. Jackson Street Media, PA 19063 (610) 565-0846 <b>FAX (610) 565-8567</b>	<b>Community Action Southwest</b> 22 West High Street Waynesburg, PA 15370 (724) 852-2893	<b>FULTON COUNTY</b> <b>Bedford-Fulton Housing Services</b> R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 <b>FAX (814) 623-7187</b>	<b>JEFFERSON COUNTY</b> <b>John F. Kennedy Center, Inc.</b> 2021 East 20th Street Erie, PA 16510 (814) 898-0400 <b>FAX (814) 898-1243</b>
<b>Community Housing Counselor, Inc.</b> P.O. Box 244 Kennett Square PA 19348 (610) 444-3682 <b>FAX (610) 444-8243</b>	<b>CCCS of Western Pennsylvania, Inc.</b> 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	<b>Financial Counseling Services of Franklin</b> 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	<b>CCCS of Western Pennsylvania, Inc.</b> YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812
	<b>Fayette Co. Community Action Agency, Inc.</b> 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO	<b>CCCS of Western Pennsylvania, Inc.</b> 912 South George Street York, PA 17403 (717) 846-4176	<b>Indiana County Community Action Program</b> 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 <b>FAX (412) 465-5118</b>

<b>JUNIATA COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	<b>LEHIGH COUNTY</b> CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (570) & (814) ONLY FAX (610) 821-8932 Economic Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343		<b>MIFFLIN COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Phila Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
<b>LACKAWANNA COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785		Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
<b>LANCASTER COUNTY</b> Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, Pennsylvania 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 1-800-220-2733 (717) & (814) ONLY FAX (215) 821-8932	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	1400 Abington Executive Park Suite 1 Clarks Summitt PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	1400 Abington Executive Park, Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	<b>LYCOMING COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Comm on Econ Opp of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	<b>MONTOUR COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
<b>LAWRENCE COUNTY</b> CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 Beaver, PA 15009 (724) 728-7202 FAX (412) 728-7202	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
<b>LEBANON COUNTY</b> Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	<b>MCKEAN COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	<b>PERRY COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
	<b>MERCER COUNTY</b> Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	Urban League of Metropolitan Harrisburg 2107 N.6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459

Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>PIKE COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	CCCS of Western Pennsylvania, Inc. 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148 FAX (814) 443-3690	<b>TIoga COUNTY</b> CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
Community Action Commission of The Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	<b>SULLIVAN COUNTY</b> CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
<b>PHILADELPHIA COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	<b>POTTER COUNTY</b> Northern Tier Community Action Corp. 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215) 324-7500 FAX (215) 324-8753	<b>SCHUYLKILL COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799	German Street, P.O. Box 369 FAX(570)297-2799 (570) 928-9668 FAX (570) 928-8144
CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Econ Opport Cabinet of Schuylkill Co 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	German Street, P.O. Box 389 FAX(570)297-2799 (570) 928-9668 FAX (570) 928-8144	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783
CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215) 563-5665	Commission on Econ Opplunity of Luz Co. 163 Amber Lane Wilkes-Barre PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
HACE 167 W. Allegheny, 2nd Fl Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332
Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 (215) 545-6010 FAX (215) 790-9132	CCCS of Lehigh Valley P.O. Box A Whitehall PA 18052 (610) 821-4011 FAX (610) 821-8932	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
Media Fellowship House 302 S. Jackson Street Media PA 19063 (610) 565-0846 FAX (651) 565-8567	<b>SNYDER COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	SUSQUEHANNA COUNTY CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	<b>UNION COUNTY</b> Lycoming-Clinton Co Comm For Comm Action (STEP) 2138 Lincoln Street, P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (717) 322-2197
Housing Association of Delaware Valley 658 North Watts Street Philadelphia, PA 19123 (215) 978-0224 FAX (215) 765-7614	Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg PA 17101 17101 (717) 541-1757 FAX (717) 234-9459	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 (814) 944-8100
PCCA 100 North 17TH Street,Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	Community Action Comm of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
Comm Devel. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215) 744-2990 FAX (215) 744-2012	<b>SOMERSET COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888) 212-6741	Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX (814) 539-1688	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 610-971-2210	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	<b>VENANGO COUNTY</b> Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161
755 York Rd, Suite 103 Warminster PA 18974 FAX(215) 956-6344			John F. Kennedy Center, Inc 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243

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

**WARREN COUNTY**  
Booker T. Washington Center  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

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

**Warren-Forrest Counties Economic Opportunity Council**  
1209 Pennsylvania Avenue, West  
P.O. Box 547

Warren, PA 16365  
(814) 726-2400  
FAX (814) 723-0510

**WASHINGTON COUNTY**  
Action Housing, Inc.  
426 6th Avenue, Suite 950  
Pittsburgh, PA 15219  
(412) 391-1956 or (412) 281-2102  
FAX (412) 391-4512

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

**CCCS of Western Pennsylvania, Inc.**  
1 North Gate Square  
#2 Garden Center Drive  
Greensburg, PA 15601

**CCCS of Western Pennsylvania, Inc.**  
53 N. College Street  
Washington PA 15301  
(724) 222-8292

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

**Mon-Valley Unemployed Committee**  
120 E. 9th Avenue  
Homestead, PA 15120  
(412) 462-9962  
FAX (412) 462-996

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

**WAYNE COUNTY**  
CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

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

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

The Trehab Center of Northeastern PA  
185 Elmira Street, P.O. Box 218  
Troy, PA 16947  
(570) 297-2101  
FAX (570) 297-2799

German Street, P.O. Box 389  
FAX (570) 297-2799  
(570) 928-9668  
FAX (570) 928-8144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5252  
FAX (570) 724-5783

931 Main Street  
Honesdale PA 18431  
(570) 253-8941  
FAX (570) 253-4817

103 Warren Street, P.O. Box 709  
Tunkhannock, PA 18657  
(570) 836-6840  
FAX (570) 836-6332

7 Lake Avenue, Box 339  
Montrose, PA 18801  
(570) 278-3338 or 1-800-982-4045  
FAX (570) 278-1889

**WESTMORELAND COUNTY**  
Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh, PA 15219  
(412) 391-1956 or (412) 281-2102  
FAX (412) 391-4512

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

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

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

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

**Mon-Valley Unemployed Committee**  
120 E. 9th Avenue  
Homestead, PA 15120  
(412) 462-9962  
FAX (412) 462-996

**Indiana Co Community Action Program**  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (724) 465-5118

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

**Tableland Services Inc.**  
535 East Main Street  
Somerset, PA 15501  
(814) 445-9628  
1-800-452-0148  
FAX (814) 443-3690

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

**WYOMING COUNTY**  
Common Economics Opportunity of Luzerne Co  
163 Amber Lane  
Wilkes-Barre, Pennsylvania 18701  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE FAXING  
(570) 836-4090 TUNKHANNOCK

**CCCS of Northeastern Pennsylvania**  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

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

The Trehab Center of Northeastern PA  
185 Elmira Street, P.O. Box 218  
Troy, PA 16947  
(570) 297-2101  
FAX (570) 297-2799

German Street, P.O. Box 389  
FAX(570)297-2799  
(570) 928-9668  
FAX (570) 928-8144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5252  
FAX (570) 724-5783

931 Main Street  
Honesdale PA 18431  
(570) 253-8941  
FAX (570) 253-4817

103 Warren Street, P.O. Box 709  
Tunkhannock, PA 18657  
(570) 836-6840  
FAX (570) 836-6332

7 Lake Avenue, Box 339  
Montrose, PA 18801  
(570) 278-3338 or 1-800-982-4045  
FAX (570) 278-1889

**YORK COUNTY**  
American Red Cross—Hanover Chapter  
529 Carlisle Street  
Hanover, Pennsylvania 17331  
(717) 637-3768  
FAX (717) 637-3294

Housing Council of York  
116 North George Street  
York, PA 17401  
(717) 854-1541  
FAX (717) 845-7934

**CCCS of Western Pennsylvania, Inc.**  
2000 Linglestown Road  
Harrisburg, PA 17102  
CCCS of Western Pennsylvania, Inc

912 South George Street  
York, PA 17403  
(717) 846-4176

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

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Service # 1 of 1 Services

**Sheriff Docket # 101114**

NATIONAL CITY MORTGAGE COMPANY

Case # 05-2021-CD

vs.

JAMES P. SCHUCKER

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

NOW March 15, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO JAMES P. SCHUCKER, DEFENDANT. 486 E. 8TH ST., CLEARFIELD, PA "EMPTY".

SERVED BY: /

**Return Costs**

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	244887	10.00
SHERIFF HAWKINS	GOLDBECK	244886	16.00

Sworn to Before me This

\_\_\_\_ Day of \_\_\_\_\_ 2006

So Answers,

*Chester A. Hawkins*  
Chester A. Hawkins  
Sheriff

**FILED**  
93:16 cm  
MAR 15 2006

William A. Shaw  
Prothonotary

**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**

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

*Plaintiff*

vs.

JAMES P. SCHUCKER  
**Mortgagor and Real Owner**  
486 E. 8th Street  
Clearfield, PA 16830

*Defendant*

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

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term *05-2021-CD*  
No.

**CIVIL ACTION: MORTGAGE  
NOTICE FORECLOSURE**

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.

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

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

DEC 28 2005

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

Attest.

*Wm. A. Brown*  
Prothonotary/  
Clerk of Courts

A V I S O

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

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

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

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

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

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

**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: 814-765-9646 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) 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 NC-1037.

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 NATIONAL CITY MORTGAGE COMPANY, PO Box 1820, Dayton, OH 45401-1820.
2. The name and address of the Defendant is JAMES P. SCHUCKER, 486 E 8th Street, Clearfield, PA 16830, who is the mortgagor and real owner of the mortgaged premises hereinafter described.  

**I HEREBY CERTIFY THAT THIS IS  
A TRUE AND CORRECT COPY OF  
THE ORIGINAL, AND  
THE ORIGINAL IS KEPT  
IN MY OFFICE.**
3. On October 29, 2003 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to NATIONAL CITY MORTGAGE CO. D/B/A COMMONWEALTH UNITED MORTGAGE CO., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200320195. 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 April 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	\$81,248.92
Interest from 03/01/2005	\$4,764.42
through 12/31/2005 at 6.9000%	
Per Diem interest rate at \$15.57	
Reasonable Attorney's Fee at 5% of Principal Balance as more fully explained in the next numbered paragraph	\$4,062.45
Late Charges from 04/01/2005 to 12/31/2005	\$244.16
Monthly late charge amount at \$27.13	
Costs of suit and Title Search	\$900.00
Escrow	\$873.49
Fees	\$9.00
Monthly Escrow amount \$151.86	
	<hr/>
	\$92,102.44

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 *terris* judgment in mortgage foreclosure in the sum of \$92,102.44, together with interest at the rate of \$15.57, 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, Laura Cauper, 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: 12-27-05

  
\_\_\_\_\_  
Laura Cauper  
NATIONAL CITY MORTGAGE COMPANY

# *Exhibit A*

## **FIDUCIARY DEED**

MADE this 20th day of December, 2001, by and between THE ESTATE OF VIOLA M. SCHUCKER, DECEASED, by her Co-Executors, ROBERT L. SCHUCKER of 1019 Linden Street, Clearfield, PA 16830 and MARGARET A BAUMGARNER AKA PEGGY ANN BAUMGARNER of 417 S. Fourth Street, Clearfield, PA 16830; hereinafter "GRANTORS"

A  
N  
D

JAMES P. SCHUCKER, a single adult individual, of 486 Eighth Street, Clearfield, PA 16830; hereinafter "GRANTEE".

WHEREAS, the said Viola M. Schucker, deceased, was seized of the real estate hereinafter described, and departed this life on November 9, 2000, leaving a Last Will and Testament dated April 10, 1968, and proved and registered in the Office of the Register of Wills for Clearfield County at Estate No. 2000-674; and

NOW WITNESS THIS INDENTURE, that the Co-Executors in consideration of Twenty Five Thousand Dollars and 00/100 Cents (\$25,000.00) receipt whereof is hereby acknowledged, and pursuant to the authority vested in them by the Pennsylvania Probate, Estates and Fiduciaries Code, hereby grant, convey, bargain, sell, alienate, release and confirm by these presence to the Grantee, his heirs, successors and assigns:

ALL that certain Lot, or parcel of land situate in the Fourth Ward of the Borough of Clearfield, County of Clearfield, and State of Pennsylvania, which is bounded and described as follows:

BEGINNING at a point on the North side of Eighth Street where lots numbered 13 and 12 corner on said street; thence along lot No. 12 North sixty-six (66) degrees thirty-nine (39) minutes West one hundred fifty (150) feet to an alley; thence along said alley North twenty-three (23) degrees twenty-one (21) minutes East forty (40) feet to lot No. 14; thence along said lot South sixty-six (66) degrees thirty-nine (39) minutes east one hundred fifty (150) feet to Eighth Street; thence along said street South twenty-three (23) degrees twenty-one (21) minutes West forty (40) feet to the place of beginning. Being known as lot No. 13 in the James Mahaffey plan of lots as recorded in the Recorder's office for Clearfield County in Miscellaneous Docket W at page 56.

BEING the same premises conveyed unto Viola M. Schucker and her husband, Roy R. Schucker, by deed dated August 31, 1943 recorded in Clearfield County Deed Book 355 Page 80. The said Roy R. Schucker since departed this life of May 19, 1991, thereby vesting title solely in Viola M. Schucker as surviving tenant by the entireties. Viola M. Schucker departed this life November 9, 2000 and letters testamentary were issued to the undersigned at Clearfield County Estate No. 2000-674.

This conveyance is between brothers and sister who are all heirs of the Viola M. Schucker Estate.

# *Exhibit B*

# National City<sup>®</sup>

Mortgage Co.

**National City Mortgage Co.**  
A Subsidiary of National City Bank of Indiana  
3232 Newmark Drive • Miamisburg, Ohio 45342  
Telephone: (937) 910-1200

**Mailing Address:**  
P.O. Box 1820  
Dayton, Ohio 45401-1820

November 04, 2005

James P Schucker  
486 E 8th  
Clearfield PA 16830

Loan No. 288637-8  
Current Servicer: National City Mortgage Co.

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

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

486 E 8th  
Clearfield PA 16830

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 04/01/2005 - 11/1/2005  
and the following amount(s) are now past due:

Monthly Payments	5,556.40
Less Suspense Balance	.00-
Total Due	5,556.40

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

**HOW TO CURE THE DEFAULT** - You may cure the default within thirty (30) days of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 5,556.40, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**  
**Payments must be made either by cashier's check, certified check, cash or money order made payable and sent to:**

National City Mortgage Co.  
Attn: Customer Counseling Department  
3232 Newmark Dr.  
Miamisburg, OH 45342

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

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.  
To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.  
The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

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

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

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE  
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS.

**IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:**

- **IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL.**
- **IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND**
- **IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.**

**TEMPORARY STAY OF FORECLOSURE** – Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend 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 (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

**CONSUMER CREDIT COUNSELING AGENCIES** – If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender **immediately** of your intentions.

**APPLICATION FOR MORTGAGE ASSISTANCE** – Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default). If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

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

**AGENCY ACTION** – Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.) **IF YOU DO NOT CURE THE DEFAULT** (see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **the lender intends to exercise its rights to accelerate the mortgage debt**. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to **foreclose upon your mortgage 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 attorneys' fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.**

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

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

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately **FOUR(4) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:** Name of Lender: National City Mortgage

**Address:** 3232 Newmark Dr. Miamisburg OH 45342

**Phone Number:** 1-800-523-8654    **Fax Number:** (937) 910-4057

**Contact Person:** COLLECTIONS DEPT.

**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 furnishing and other belongings could be started by the lender at any time.

**ASSUMPTION OF MORTGAGE** – You may or may not be able to 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. For additional information please contact the Collection Dept.

**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 BE-  
HALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DE-  
FAULT 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 DEFAULT IN ANY FORECLOSURE PRO-  
CEEDING 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.

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

(Rev. 6/99)

<b>ADAMS COUNTY</b> American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1-800-737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	<b>BUCKS COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 782-3285	<b>BEAVER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	<b>BLAIR COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
<b>ALLEGHENY COUNTY</b> Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1-800-737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1-800-792-2801 FAX (412) 391-4512	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 652-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1-800-737-2933 FAX (412) 338-9963	<b>BRADFORD COUNTY</b> CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Community Devel. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	<b>BEDFORD COUNTY</b> Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Souderton PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
<b>ARMSTRONG COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	185 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	<b>BUTLER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
<b>BERKS COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144	103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-6840 FAX (570) 836-6332	CCCS of Western PA YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812

Housing Opportunities, Inc.  
650 Corporate St., Suite 207  
McKeesport, PA 15132  
(412) 664-1590  
FAX (412) 664-0873

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

Housing Opportunities Inc.  
133 Seventh Street  
P.O. Box 9  
McKeesport, PA 15134  
(412) 664-1906  
FAX (412) 664-0873

Credit Counselors of PA  
401 Wood Street, Suite 906  
Pittsburgh, PA 15222  
(412) 338-9964 or 1(800) 737-2933  
FAX (412) 338-9963

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

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

Indiana County Community Action  
Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(412) 465-2657  
FAX (412) 465-5118

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

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814) 539-6335  
Tableland Services, Inc.  
535 East Main Street  
Somerset PA 15501  
(814) 445-9628 or 1-800-452-0148  
FAX (814) 443-3690

**CAMERON COUNTY**  
Northern Tier Community Action Corp.  
P.O. Box 389  
135 West 4th Street  
Emporia, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

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

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

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

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall PA 18052  
610-821-4011 or 800-220-2733  
570 & 814 only for 800#  
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

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

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

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

Commission on Economics Opportunity  
of Luzerne County  
163 Amber Lane  
Wilkes-Barre, PA 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE  
FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE  
FAXING  
(570) 836-4090 TUNKHANNOCK

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

Lycoming-Clinton Co Comm For  
Community  
Action (STEP  
2138 Lincoln Street  
P.O. Box 1328  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

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

CCCS of Northeastern PA  
201 Basin Street  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

**CHESTER COUNTY**  
Acorn Housing Corporation  
846 North Broad Street  
Philadelphia, PA 19130  
(215) 765-1221  
FAX (215) 765-1427

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

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

CCCS of Delaware Valley  
1515 Market Street, Suite 1325  
Philadelphia, PA 19107  
(215) 563-5665  
FAX (215) 563-7020

HACE  
167 W. Allegheny Ave, 2nd Fl.  
Philadelphia, PA 19140  
(215) 426-8025  
FAX (215) 426-9122  
Community Housing Counseling Inc  
P.O. Box 244  
Kennett Square, PA 19348  
(610) 444-3682  
FAX (610) 444-8243

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

Phila Council For Community Adv  
100 North 17th Street, Suite 600  
Philadelphia, PA 19103  
(215) 567-7803  
FAX (215) 963-9941

Tabor Community Services, Inc.  
439 E. King Street  
Lancaster, PA 17602  
(717) 397-5182 OR 1-800-788-5062  
(H.O.only)  
FAX (717) 399-4127

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

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

CCCS of Delaware Valley  
Marshall Building  
790 E. Market St., Suite 215  
West Chester, PA 19382  
(215) 563-5665

American Credit Counseling Institute  
845 Coales St.  
Coatesville PA 19320  
(888) 212-6741  
144 E. Dekalb Pike

King of Prussia, PA 19406  
(610) 971-2210  
FAX (610) 265-4814

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

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

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

Indiana Co. Community Action  
Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

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

FAX (215) 563-7020

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

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

**CLINTON COUNTY**  
Lycoming-Clinton Counties  
Commission For Community Action  
(STEP)  
2138 Lincoln Street  
P.O. Box 1328  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

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

CCCS of Northeastern PA  
201 Basin Street  
Williamsport, PA 17703  
(570) 323-6627  
FAX (570) 323-6626

**COLUMBIA COUNTY**  
CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135

Commission on Economics Opportunity  
of Luzerne County  
163 Amber Lane  
Wilkes-Barre, PA 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE  
FAXING  
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FAXING  
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**CRAWFORD COUNTY**  
Booker T. Washington Center  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

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

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

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

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

<b>Franklin</b> Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	Philadelphia Council For Community Adv 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	FAX (412) 437-4418 Tableland Services Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 FAX (814) 443-3690	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
<b>Urban League of Metropolitan Harrisburg</b> N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012	CCCS Of Western PA 199 Edison Street Uniontown PA 15401 (724) 439-8939	<b>GREENE COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
<b>YWCA of Carlisle</b> 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 731-9589	American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964
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<b>DAUPHIN COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	ACCI 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210	<b>ELK COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	<b>HUNTINGDON COUNTY</b> Bedford-Fulton Housing Services RD 1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187
<b>Urban League of Metropolitan Harrisburg</b> 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Northern Tier Community Action Corp P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747
<b>Community Action Commission of the Capital Region</b> 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	<b>ERIE COUNTY</b> Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749	American Red Cross—Hanover Chapter 629 Carlisle Street Hanover, PA 17331 (717) 637-3768 FAX (717) 637-3294	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
<b>DELAWARE COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227	<b>INDIANA COUNTY</b> CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
<b>Northwest Counseling Service</b> 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118
<b>CCCS of Delaware Valley</b> 1515 Market Street-Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	<b>FAYETTE COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688
<b>HACE</b> 167 W. Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335
<b>Media Fellowship House</b> 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	<b>FULTON COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	<b>JEFFERSON COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
<b>Community Housing Counselor, Inc.</b> P.O. Box 244 Kennett Square PA 19348 (610) 444-3682 FAX (610) 444-8243	Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812
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<b>JUNIATA COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	<b>LEHIGH COUNTY</b> CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (570) & (814) ONLY FAX (610) 821-8932 Economic Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>MIFFLIN COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Philia Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	
<b>LACKAWANNA COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	<b>LUZERNE COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-956-9537 FAX (570) 587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-8163 or 800-922-9537 FAX (570) 587-9134/9135	CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
<b>LANCASTER COUNTY</b> Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-3178	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, Pennsylvania 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	MONROE COUNTY CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	<b>MONTOUR COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 1-800-220-2733 (717) & (814) ONLY FAX (215) 821-8932	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	1400 Abington Executive Park Suite 1 Clarks Summit PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	<b>LYCOMING COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	Comm on Econ Opp of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	<b>NORTHAMPTON COUNTY</b> CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (717) & (814) ONLY FAX (610) 821-8932
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	<b>MONTGOMERY COUNTY</b> Acom Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	<b>NORTHERN BUCKEY COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
<b>LAWRENCE COUNTY</b> CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	<b>MCKEAN COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 Beaver, PA 15009 (724) 728-7202 FAX (412) 728-7202	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	<b>PERRY COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	<b>MERCER COUNTY</b> Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
			Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459

Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>PIKE COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	CCCS of Western Pennsylvania, Inc. 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148 FAX (814) 443-3690	<b>TIoga County</b> CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
Community Action Commission of The Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
<b>PHILADELPHIA COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	<b>POTTER COUNTY</b> Northern Tier Community Action Corp. 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215) 324-7500 FAX (215) 324-8753	<b>SCHUYLKILL COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799	German Street, P.O. Box 389 FAX(570)297-2799 (570) 928-9668 FAX (570) 928-8144
CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Econ Opport Cabinet of Schuylkill Co 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783
CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215) 563-5665	Commission on Econ Opplunity of Luz Co. 163 Amber Lane Wilkes-Barre PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
HACE 167 W. Allegheny, 2nd Fl Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332
Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 (215) 545-6010 FAX (215) 790-9132	CCCS of Lehigh Valley P.O. Box A Whitehall PA 18052 (610) 821-4011 FAX (610) 821-8932	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
Media Fellowship House 302 S. Jackson Street Media PA 19063 (610) 565-0846 FAX (651) 565-8567	<b>SNYDER COUNTY</b> CCCS of Western Pennsylvania, Inc 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	<b>UNION COUNTY</b> Lycoming-Clinton Co Comm For Comm Action (STEP) 2138 Lincoln Street, P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (717) 322-2197
Housing Association of Delaware Valley 658 North Watts Street Philadelphia, PA 19123 (215) 978-0224 FAX (215) 765-7614	Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg PA 17101 17101 (717) 541-1757 FAX (717) 234-9459	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
PCCA 100 North 17TH Street,Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	Community Action Comm of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
Comm Devel. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215) 744-2990 FAX (215) 744-2012	<b>SOMERSET COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	German Street, P.O. Box 389 FAX (570) 297-2799 (570) 928-9668 FAX (570) 928-8144	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888) 212-6741	Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX (814) 539-1688	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783	<b>VENANGO COUNTY</b> Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161
144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 610-971-2210	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	John F. Kennedy Center, Inc 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
755 York Rd, Suite 103 Warminster PA 18974 FAX(215) 956-6344	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332		

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

**WARREN COUNTY**  
Booker T. Washington Center  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

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

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

**WASHINGTON COUNTY**  
Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh, PA 15219  
(412) 391-1956 or (412) 281-2102  
FAX (412) 391-4512

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

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
#2 Garden Center Drive  
Greensburg, PA 15601

CCCS of Western Pennsylvania, Inc.  
53 N. College Street  
Washington PA 15301  
(724) 222-8292

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

Mon-Valley Unemployed Committee  
120 E. 9th Avenue  
Homestead, PA 15120  
(412) 462-9962  
FAX (412) 462-996

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

**WAYNE COUNTY**  
CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

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

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

The Trehab Center of Northeastern PA  
185 Elmira Street, P.O. Box 218  
Troy, PA 16947  
(570) 297-2101  
FAX (570) 297-2799

German Street, P.O. Box 389  
FAX (570) 297-2799  
(570) 928-9668  
FAX (570) 928-8144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5252  
FAX (570) 724-5783

931 Main Street  
Honesdale PA 18431  
(570) 253-8941  
FAX (570) 253-4817

103 Warren Street, P.O. Box 709  
Tunkhannock, PA 18657  
(570) 836-6840  
FAX (570) 836-6332

7 Lake Avenue, Box 339  
Montrose, PA 18801  
(570) 278-3338 or 1-800-982-4045  
FAX (570) 278-1889

**WESTMORELAND COUNTY**  
Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh, PA 15219  
(412) 391-1956 or (412) 281-2102  
FAX (412) 391-4512

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

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

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

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

Mon-Valley Unemployed Committee  
120 E. 9th Avenue  
Homestead, PA 15120  
(412) 462-9962  
FAX (412) 462-996

Indiana Co Community Action Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (724) 465-5118

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

Tableland Services Inc.  
535 East Main Street  
Somerset, PA 15501  
(814) 445-9628  
1-800-452-0148  
FAX (814) 443-3690

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

**WYOMING COUNTY**  
Common Economics Opportunity of Luzerne Co  
163 Amber Lane  
Wilkes-Barre, Pennsylvania 18701  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE FAXING  
(570) 836-4090 TUNKHANNOCK

CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

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

The Trehab Center of Northeastern PA  
185 Elmira Street, P.O. Box 218  
Troy, PA 16947  
(570) 297-2101  
FAX (570) 297-2799

German Street, P.O. Box 389  
FAX (570) 297-2799  
(570) 928-9668  
FAX (570) 928-8144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5252  
FAX (570) 724-5783

931 Main Street  
Honesdale PA 18431  
(570) 253-8941  
FAX (570) 253-4817

103 Warren Street, P.O. Box 709  
Tunkhannock, PA 18657  
(570) 836-6840  
FAX (570) 836-6332

7 Lake Avenue, Box 339  
Montrose, PA 18801  
(570) 278-3338 or 1-800-982-4045  
FAX (570) 278-1889

**YORK COUNTY**  
American Red Cross—Hanover Chapter  
529 Carlisle Street  
Hanover, Pennsylvania 17331  
(717) 637-3768  
FAX (717) 637-3294

Housing Council of York  
116 North George Street  
York, PA 17401  
(717) 854-1541  
FAX (717) 845-7934

CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg, PA 17102

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

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

**FILED**

MAR 15 2006

William A. Shaw  
Prothonotary

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

---

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

Plaintiff

vs.

JAMES P. SCHUCKER  
486 E. 8th Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE  
FORECLOSURE

Term  
No. 05-2021-CD

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint in the above captioned matter.

GOLDBECK, McCAFFERTY & McKEEVER



By Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff

FILED

APR 10 2006

12:30 PM

William A. Shaw

Prothonotary/Clerk of Courts

U.S. POSTAGE PAID

REINSTATEMENT COMPLAINT  
TO SHERIFF

**In The Court of Common Pleas of Clearfield County, Pennsylvania**

## Service # 1 of 1 Services

**Sheriff Docket # 101431**

## NATIONAL CITY MORTGAGE COMPANY

Case # 05-2021-CD

vs.

JAMES P. SCHUCKER

## TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

## SHERIFF RETURNS

NOW May 05, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO JAMES P. SCHUCKER, DEFENDANT. 486 E. 8TH ST., CLEARFIELD, PA. "EMPTY".

SERVED BY: /

FILED  
10:58 AM  
MAY 08 2006  
SAC/DOJ

William A. Shaw  
Prothonotary/Clerk of Courts

## Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	255505	10.00
SHERIFF HAWKINS	GOLDBECK	255505	7.00

Sworn to Before me This

### So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2006

*Charles Hawkins*  
*by Marilyn Harris*  
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

NATIONAL CITY MORTGAGE COMPANY

PO Box 1820

Dayton, OH 45401-1820

vs.

JAMES P. SCHUCKER

Mortgagor and Real Owner

486 E. 8th Street

Clearfield, PA 16830

Plaintiff

Defendant

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

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term 05-2021-CD  
No.

CIVIL ACTION: MORTGAGE  
NOTICE FORECLOSURE

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.

KEYSTONE LEGAL SERVICES

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

FILED  
3-12  
DEC 28 2005

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

APR 10 2006

PENNSYLVANIA BAR ASSOCIATION

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

William A. Shaw  
Prothonotary/Clerk of Courts

Attest.

*William A. Shaw*  
Prothonotary/  
Clerk of Courts

A V I S O

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

*April 10, 2006* Document

Reinstated/Reissued to Sheriff/Attorney  
for service.

*William A. Shaw*  
Deputy Prothonotary

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

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

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

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

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

**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: 814-765-9646 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) 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 NC-1037.

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 NATIONAL CITY MORTGAGE COMPANY, PO Box 1820, Dayton, OH 45401-1820.

2. The name and address of the Defendant is JAMES P. SCHUCKER, 486 E. 8th Street, Clearfield, PA 16830, who is the mortgagor and real owner of the mortgaged premises hereinafter described.

3. On October 29, 2003 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to NATIONAL CITY MORTGAGE CO. D/B/A COMMONWEALTH UNITED MORTGAGE CO., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200320195. 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 April 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	\$81,248.92
Interest from 03/01/2005	\$4,764.42
through 12/31/2005 at 6.9000%	
Per Diem interest rate at \$15.57	
Reasonable Attorney's Fee at 5% of Principal Balance as	\$4,062.45
more fully explained in the next numbered paragraph	
Late Charges from 04/01/2005 to 12/31/2005	\$244.16
Monthly late charge amount at \$27.13	
Costs of suit and Title Search	\$900.00
Escrow	\$873.49
Fees	\$9.00
Monthly Escrow amount \$151.86	
	<hr/>
	\$92,102.44

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.

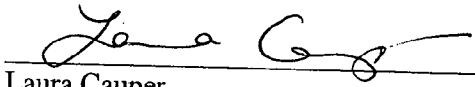
WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$92,102.44, together with interest at the rate of \$15.57, per day and other expenses costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: Joseph A. Goldbeck  
**GOLDBECK McCAFFERTY & MCKEEVER**  
BY: JOSEPH A. GOLDBECK, JR., ESQUIRE  
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, Laura Cauper, 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: 12-27-05

  
\_\_\_\_\_  
Laura Cauper  
NATIONAL CITY MORTGAGE COMPANY

# *Exhibit A*

**FIDUCIARY DEED**

MADE this 20th day of December, 2001, by and between **THE ESTATE OF VIOLA M. SCHUCKER, DECEASED**, by her Co-Executors, **ROBERT L. SCHUCKER** of 1019 Linden Street, Clearfield, PA 16830 and **MARGARET A BAUMGARNER AKA PEGGY ANN BAUMGARNER** of 417 S. Fourth Street, Clearfield, PA 16830; hereinafter "GRANTORS"

A  
N  
D

**JAMES P. SCHUCKER**, a single adult individual, of 486 Eighth Street, Clearfield, PA 16830; hereinafter "GRANTEE".

WHEREAS, the said Viola M. Schucker, deceased, was seized of the real estate hereinafter described, and departed this life on November 9, 2000, leaving a Last Will and Testament dated April 10, 1968, and proved and registered in the Office of the Register of Wills for Clearfield County at Estate No. 2000-674; and

NOW WITNESS THIS INDENTURE, that the Co-Executors in consideration of Twenty Five Thousand Dollars and 00/100 Cents (\$25,000.00) receipt whereof is hereby acknowledged, and pursuant to the authority vested in them by the Pennsylvania Probate, Estates and Fiduciaries Code, hereby grant, convey, bargain, sell, alienate, release and confirm by these presence to the Grantee, his heirs, successors and assigns:

ALL that certain Lot, or parcel of land situate in the Fourth Ward of the Borough of Clearfield, County of Clearfield, and State of Pennsylvania, which is bounded and described as follows:

BEGINNING at a point on the North side of Eighth Street where lots numbered 13 and 12 corner on said street; thence along lot No. 12 North sixty-six (66) degrees thirty-nine (39) minutes West one hundred fifty (150) feet to an alley; thence along said alley North twenty-three (23) degrees twenty-one (21) minutes East forty (40) feet to lot No. 14; thence along said lot South sixty-six (66) degrees thirty-nine (39) minutes east one hundred fifty (150) feet to Eighth Street; thence along said street South twenty-three (23) degrees twenty-one (21) minutes West forty (40) feet to the place of beginning. Being known as lot No. 13 in the James Mahaffey plan of lots as recorded in the Recorder's office for Clearfield County in Miscellaneous Docket W at page 56.

BEING the same premises conveyed unto Viola M. Schucker and her husband, Roy R. Schucker, by deed dated August 31, 1943 recorded in Clearfield County Deed Book 355 Page 80. The said Roy R. Schucker since departed this life of May 19, 1991, thereby vesting title solely in Viola M. Schucker as surviving tenant by the entireties. Viola M. Schucker departed this life November 9, 2000 and letters testamentary were issued to the undersigned at Clearfield County Estate No. 2000-674.

This conveyance is between brothers and sister who are all heirs of the Viola M. Schucker Estate.

# *Exhibit B*

**National City®**  
Mortgage Co.

**National City Mortgage Co.**  
A Subsidiary of National City Bank of Indiana  
3232 Newmark Drive • Miamisburg, Ohio 45342  
Telephone: (937) 910-1200

**Mailing Address:**  
P.O. Box 1820  
Dayton, Ohio 45401-1820

November 04, 2005

James P Schucker  
486 E 8th  
Clearfield PA 16830

Loan No. 288637-8  
Current Servicer: National City Mortgage Co.

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

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

486 E 8th  
Clearfield PA 16830

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 04/01/2005 - 11/1/2005  
and the following amount(s) are now past due:

Monthly Payments	5,556.40
Less Suspense Balance	.00-
Total Due	5,556.40

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

**HOW TO CURE THE DEFAULT** - You may cure the default within thirty (30) days of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 5,556.40, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**  
**Payments must be made either by cashier's check, certified check, cash or money order made payable and sent to:**

National City Mortgage Co.  
Attn: Customer Counseling Department  
3232 Newmark Dr.  
Miamisburg, OH 45342

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

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.  
To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.  
The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

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

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

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE  
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS.

**IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:**

- **IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL.**
- **IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND**
- **IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.**

**TEMPORARY STAY OF FORECLOSURE** – Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend 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 (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

**CONSUMER CREDIT COUNSELING AGENCIES** – If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender **immediately** of your intentions.

**APPLICATION FOR MORTGAGE ASSISTANCE** – Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default). If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

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

**AGENCY ACTION** – Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.) **IF YOU DO NOT CURE THE DEFAULT** (see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, **the lender intends to exercise its rights to accelerate the mortgage debt**. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to **foreclose upon your mortgage 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 attorneys' fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.**

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

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

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately **FOUR(4) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:** Name of Lender: National City Mortgage

**Address:** 3232 Newmark Dr. Miamisburg OH 45342

**Phone Number:** 1-800-523-8654    **Fax Number:** (937) 910-4057

**Contact Person:** COLLECTIONS DEPT.

**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 furnishing and other belongings could be started by the lender at any time.

**ASSUMPTION OF MORTGAGE** – You may or may not be able to 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. For additional information please contact the Collection Dept.

**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 BE-HALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DE-FAULT 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 DEFAULT IN ANY FORECLOSURE PRO-CEEDING 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.

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

(Rev. 6/99)

**ADAMS COUNTY**

American Red Cross—  
Hanover Chapter  
529 Carlisle Street  
Hanover, Pennsylvania 17331  
(717) 637-3768  
FAX (717) 637-3294

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

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

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

**ALLEGHENY COUNTY**

Pennsylvania Housing Finance  
Agency  
(Marcia Hess)  
2275 Swallow Hill road, Bldg 200  
Pittsburgh, PA 15220  
(412) 429-2842  
FAX (412) 429-2835

Credit Counselors of PA  
401 Wood Street, Suite 906  
Pittsburgh, PA 15222  
(412) 338-9954 or (1800) 737-2933  
FAX (412) 338-9963

Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh, PA 15219  
(412) 391-1956 or (412) 281-2102 or  
1 (800) 792-2801  
FAX (412) 391-4512

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

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

Housing Opportunities  
133 Seventh Street  
McKeesport PA 15132  
(412) 664-1906  
Fax (412) 664-0873

Urban League Of Pittsburgh  
Bldg. For Equal Opportunity  
One Smithfield St.  
Pittsburgh PA 15222-2222  
(412) 227-4802  
FAX (412) 261-5207

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

**ARMSTRONG COUNTY**

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

Indiana Co. Community Action  
Program  
827 Water Street, Box 187  
Indiana PA 15701  
(724) 465-2657  
FAX (724) 465-5118

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

**BEAVER COUNTY**

Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh, PA 15219  
(412) 391-1956  
FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.  
971 Third Street  
Beaver, PA 15009  
(724) 774-0798

Housing Opportunities of Beaver  
County, Inc.  
650 Corporation St, Suite 207  
Beaver, PA 15009  
(724) 728-7511

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

Housing Opportunities Inc.  
133 Seventh Street  
P.O. Box 9  
McKeesport PA 15134

Credit Counselors of PA  
401 Wood Street, Suite 906  
Pittsburgh, PA 15222  
(412) 338-9954 or (1800) 737-2933  
FAX (412) 338-9963

**BEDFORD COUNTY**

Bedford-Fulton Housing Services  
10241 Lincoln Highway  
Everett, PA 15537  
(814) 623-9129  
FAX (814) 623-7187

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

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

Tableland Services, Inc.  
535 East Main Street  
Somerset PA 15501  
(814) 445-9628 or 1-800-452-0148  
FAX (814) 443-3690

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

**BERKS COUNTY**  
Budget Counseling Center  
247 North Fifth Street  
Reading, PA 19601  
(610) 375-7866  
FAX (610) 375-7830

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall PA 18052  
(610) 821-4011 or 800-220-2733  
(814) only  
FAX (610) 821-8932

Economic Opportunity Cabinet of  
Schuylkill County  
225 N. Centre Street  
Pottsville, PA 17901  
(717) 622-1995  
FAX (717) 622-0429

Community Housing Counselor, Inc.  
P.O. Box 244  
Kennett Square, PA 19348  
(610) 444-3882  
FAX (610) 444-8243

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

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

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

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

**BRADFORD COUNTY**  
CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

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

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

1631 S Atherton St, Suite 100  
State College, PA 16801  
(814) 238-3668  
FAX (814) 2383669

The Trehab Center of Northeastern PA  
10 Public Avenue  
Montrose, PA 18801  
(570) 278-3338 or 800-982-4045  
FAX (570) 278-1889

185 Elmira Street  
P.O. Box 218  
Troy, PA 16947  
(570) 297-2101

German Street, P.O. Box 389  
Dushore, PA 18614  
(570) 928-9668  
FAX (570) 928-8144

103 Warren Street, P.O. Box 709  
Tunkhannock PA 18657  
(570) 836-6840  
FAX (570) 836-6332

33 Walnut Street  
Wellsboro, PA 16901  
(570) 724-5252  
FAX (570) 724-5783  
931 Main Street  
Honesdale PA 18431  
(570) 253-8941  
FAX (570) 253-4817

**BUCKS COUNTY**

Acorn Housing Corporation  
846 North Broad Street  
Philadelphia, PA 19130  
(215) 765-1221  
FAX (215) 765-1427

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

Bucks County Housing Group, Inc.  
140 East Richardson Avenue  
Langhorne, PA 19047  
(215) 750-4310  
FAX (215) 750-4318

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

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

CCCS of Delaware Valley  
Trevose Corporate Center  
4606 Street Road  
Trevose PA 19047  
(215) 563-5665

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

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall, PA 18052  
(610) 821-4011 OR 800-220-2733  
FAX (610) 821-8932

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

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

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

**BUTLER COUNTY**  
Action Housing, Inc.  
425 6th Avenue, Suite 960  
Pittsburgh, PA 15219  
(412) 391-1956 or (412) 281-2102  
FAX (412) 391-4512

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

Housing Opportunities, Inc.  
650 Corporate St., Suite 207  
McKeesport, PA 15132  
(412) 664-1590  
FAX (412) 664-0873

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

Housing Opportunities Inc.  
133 Seventh Street  
P.O. Box 9  
McKeesport, PA 15134  
(412) 664-1906  
FAX (412) 664-0873

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

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

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

Indiana County Community Action  
Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(412) 465-2657  
FAX (412) 465-5118

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

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814) 539-6335  
Tableland Services, Inc.  
535 East Main Street  
Somerset PA 15501  
(814) 445-9628 or 1-800-452-0148  
FAX (814) 443-3690

**CAMERON COUNTY**  
Northern Tier Community Action Corp.  
P.O. Box 389  
135 West 4th Street  
Emporium, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

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

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

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

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall PA 18052  
610-821-4011 or 800-220-2733  
570 & 814 only for 800#  
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

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

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

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

Commission on Economics Opportunity  
of Luzerne County  
163 Amber Lane  
Wilkes-Barre, PA 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE  
FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE  
FAXING  
(570) 836-4090 TUNKHANNOCK

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

Lycoming-Clinton Co Comm For  
Community  
Action (STEP)  
2138 Lincoln Street  
P.O. Box 1328  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

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

CCCS of Northeastern PA  
201 Basin Street  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

**CHESTER COUNTY**  
Acorn Housing Corporation  
846 North Broad Street  
Philadelphia, PA 19130  
(215) 765-1221  
FAX (215) 765-1427

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

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

CCCS of Delaware Valley  
1515 Market Street, Suite 1325  
Philadelphia, PA 19107  
(215) 563-5665  
FAX (215) 563-7020

HACE  
167 W. Allegheny Ave, 2nd Fl.  
Philadelphia, PA 19140  
(215) 426-8025  
FAX (215) 426-9122  
Community Housing Counseling Inc  
P.O. Box 244  
Kennett Square, PA 19348  
(610) 444-3682  
FAX (610) 444-8243

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

Phila Council For Community Adv  
100 North 17th Street, Suite 600  
Philadelphia, PA 19103  
(215) 567-7803  
FAX (215) 963-9941

Tabor Community Services, Inc.  
439 E. King Street  
Lancaster, PA 17602  
(717) 397-5182 OR 1-800-788-5062  
(H.O. only)  
FAX (717) 399-4127

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

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

CCCS of Delaware Valley  
Marshall Building  
790 E. Market St., Suite 215  
West Chester, PA 19382  
(215) 563-5665

American Credit Counseling Institute  
845 Coates St.  
Coatesville PA 19320  
(888) 212-6741  
144 E. Dekalb Pike

King of Prussia, PA 19406  
(610) 971-2210  
FAX (610) 265-4814

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

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

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

Indiana Co. Community Action  
Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

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

FAX (717) 541-4670

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State College, PA 16801  
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FAX (814) 238-3669

CCCS of Western PA  
219-A College Park Plaza  
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(814) 539-6335

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Lycoming-Clinton Counties  
Commission For Community Action  
(STEP)  
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Williamsport, PA 17703  
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FAX (570) 322-2197

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

CCCS of Northeastern PA  
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FAX (570) 323-6626

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FAX (570) 821-1785

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Greater Erie Community Action  
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(814) 459-4581  
FAX (814) 456-0161

John F. Kennedy Center, Inc.  
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(814) 898-0400  
FAX (814) 898-1243

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(412) 981-5310

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CCCS of Western Pennsylvania, Inc.  
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Harrisburg, PA 17102  
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<b>Community Action Comm of the Capital Region</b> 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227	CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665	Warren-Forrest Counties Economic Opportunity Council 204 Liberly Street Post Office Box 547 Warren, PA 16365 (814) 726-2400 FAX (814) 723-0510	Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 FAX (412) 627-7713
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<b>Urban League of Metropolitan Harrisburg</b> 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-9725 FAX (717) 234-9459	ELK COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747
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Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118	

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HACE 167 W. Allegheny, 2nd Fl Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332
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Housing Association of Delaware Valley 658 North Watts Street Philadelphia, PA 19123 (215) 978-0224 FAX (215) 765-7614	Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg PA 17101 17101 (717) 541-1757 FAX (717) 234-9459	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
PCCA 100 North 17TH Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	Community Action Comm of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
Comm Devel. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215) 744-2990 FAX (215) 744-2012	<b>SOMERSET COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	German Street, P.O. Box 389 FAX (570) 297-2799 (570) 928-9668 FAX (570) 928-8144	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888) 212-6741	Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX (814) 539-1688	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783	<b>VENANGO COUNTY</b> Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161
144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 610-971-2210	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	John F. Kennedy Center, Inc 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
755 York Rd, Suite 103 Warminster PA 18974 FAX(215) 956-6344	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	

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

**WARREN COUNTY**  
Booker T. Washington Center  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

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

Warren-Forrest Counties Economic Opportunity Council  
1209 Pennsylvania Avenue, West P.O. Box 547

Warren, PA 16365  
(814) 726-2400  
FAX (814) 723-0510

**WASHINGTON COUNTY**  
Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh, PA 15219  
(412) 391-1955 or (412) 281-2102  
FAX (412) 391-4512

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

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
#2 Garden Center Drive  
Greensburg, PA 15601

CCCS of Western Pennsylvania, Inc.  
53 N. College Street  
Washington PA 15301  
(724) 222-8292

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

Mon-Valley Unemployed Committee  
120 E. 9th Avenue  
Homestead, PA 15120  
(412) 462-9962  
FAX (412) 462-996

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

**WAYNE COUNTY**  
CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

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

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

The Trehab Center of Northeastern PA  
185 Elmira Street, P.O. Box 218  
Troy, PA 16947  
(570) 297-2101  
FAX (570) 297-2799

German Street, P.O. Box 389  
FAX (570) 297-2799  
(570) 928-9668  
FAX (570) 928-8144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5252  
FAX (570) 724-5783

931 Main Street  
Honesdale PA 18431  
(570) 253-8941  
FAX (570) 253-4817

103 Warren Street, P.O. Box 709  
Tunkhannock, PA 18657  
(570) 836-6840  
FAX (570) 836-6332

7 Lake Avenue, Box 339  
Montrose, PA 18801  
(570) 278-3338 or 1-800-982-4045  
FAX (570) 278-1889

**WESTMORELAND COUNTY**  
Action Housing, Inc.  
425 6th Avenue, Suite 950  
Pittsburgh, PA 15219  
(412) 391-1956 or (412) 281-2102  
FAX (412) 391-4512

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

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

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

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

Mon-Valley Unemployed Committee  
120 E. 9th Avenue  
Homestead, PA 15120  
(412) 462-9962  
FAX (412) 462-996

Indiana Co Community Action Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (724) 465-5118

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

Tableland Services Inc.  
535 East Main Street  
Somerset, PA 15501  
(814) 445-9628  
1-800-452-0148  
FAX (814) 443-3690

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

**WYOMING COUNTY**  
Common Economics Opportunity of Luzerne Co  
163 Amber Lane  
Wilkes-Barre, Pennsylvania 18701  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE FAXING  
(570) 836-4090 TUNKHANNOCK

CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

31 W. Market St.  
Wilkes-Barre PA 18702  
(570) 821-0837 or 800-922-9537  
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The Trehab Center of Northeastern PA  
185 Elmira Street, P.O. Box 218  
Troy, PA 16947  
(570) 297-2101  
FAX (570) 297-2799

German Street, P.O. Box 389  
FAX (570) 297-2799  
(570) 928-9668  
FAX (570) 928-8144

17 Crafton Street  
Wellsboro, PA 16901  
(570) 724-5252  
FAX (570) 724-5783

931 Main Street  
Honesdale PA 18431  
(570) 253-8941  
FAX (570) 253-4817

103 Warren Street, P.O. Box 709  
Tunkhannock, PA 18657  
(570) 836-6840  
FAX (570) 836-6332

7 Lake Avenue, Box 339  
Montrose, PA 18801  
(570) 278-3338 or 1-800-982-4045  
FAX (570) 278-1889

**YORK COUNTY**  
American Red Cross—Hanover Chapter  
529 Carlisle Street  
Hanover, Pennsylvania 17331  
(717) 637-3768  
FAX (717) 637-3294

Housing Council of York  
116 North George Street  
York, PA 17401  
(717) 854-1541  
FAX (717) 845-7934

CCCS of Western Pennsylvania, Inc.  
2000 Linglestown Road  
Harrisburg, PA 17102  
CCCS of Western Pennsylvania, Inc.

912 South George Street  
York, PA 17403  
(717) 846-4176

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

Date: 12/28/2005  
Time: 03:14 PM

Clearfield County Court of Common Pleas  
Receipt

NO. 1911834  
Page 1 of 1

Received of: Goldbeck, Joseph A. Jr. (attorney for Na \$ 85.00

Eighty-Five and 00/100 Dollars

Case:	Plaintiff:	Amount
2005-02021-CD	National City Mortgage Company	
Civil Complaint		85.00
Total:		85.00

Check: 244885

Payment Method: Check

Amount Tendered:

Change Returned:

Clerk: BHUDSON

85.00

0.00

William A. Shaw, Prothonotary/Clerk of Cou

By: \_\_\_\_\_

Deputy Clerk

**GOLDBECK McCAFFERTY & MCKEEVER**

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16152

SUITE 5000 - MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 825-6318

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

NATIONAL CITY MORTGAGE COMPANY

PO Box 1820

Dayton, OH 45401-1820

**ATTORNEY  
COPY**

I HEREBY CERTIFY THAT THIS IS  
A TRUE AND CORRECT COPY OF  
THE SAME, AS FOLLOWS:

*Plaintiff*

vs.

JAMES P. SCHUCKER  
**Mortagor and Real Owner**  
486 E. 8th Street  
Clearfield, PA 16830

*Defendant*

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term 05-2021-CD  
No.

**CIVIL ACTION: MORTGAGE  
NOTICE FORECLOSURE**

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.

**KEYSTONE LEGAL SERVICES**

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

**PENNSYLVANIA BAR ASSOCIATION**

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

**FILED**

3/12  
DEC 28 2005

William A. Shaw  
Prothonotary/Clerk of Courts

**A V I S O**

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

**S**

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 REQUERIR 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 TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

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

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

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

**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: 814-765-9646 or 800-692-7375.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) 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 NC-1037.

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 NATIONAL CITY MORTGAGE COMPANY, PO Box 1820, Dayton, OH 45401-1820.

2. The name and address of the Defendant is JAMES P. SCHUCKER, 486 E. 8th Street, Clearfield, PA 16830, who is the mortgagor and real owner of the mortgaged premises hereinafter described.

3. On October 29, 2003 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to NATIONAL CITY MORTGAGE CO. D/B/A COMMONWEALTH UNITED MORTGAGE CO., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument #200320195. 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 April 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:

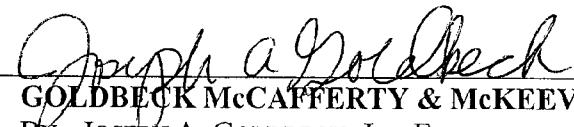
Principal Balance	\$81,248.92
Interest from 03/01/2005	\$4,764.42
through 12/31/2005 at 6.9000%	
Per Diem interest rate at \$15.57	
Reasonable Attorney's Fee at 5% of Principal Balance as	\$4,062.45
more fully explained in the next numbered paragraph	
Late Charges from 04/01/2005 to 12/31/2005	\$244.16
Monthly late charge amount at \$27.13	
Costs of suit and Title Search	\$900.00
Escrow	\$873.49
Fees	\$9.00
Monthly Escrow amount \$151.86	
	<hr/>
	\$92,102.44

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 terris judgment in mortgage foreclosure in the sum of \$92,102.44, together with interest at the rate of \$15.57, 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: 

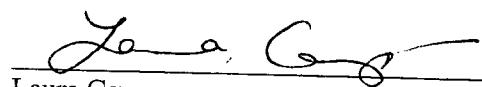
**GOLDBECK McCAFFERTY & McKEEVER**

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

VERIFICATION

I, Laura Cauper, 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: 12-27-05

  
\_\_\_\_\_  
Laura Cauper  
NATIONAL CITY MORTGAGE COMPANY

# *Exhibit A*

## FIDUCIARY DEED

MADE this 20th day of December, 2001, by and between THE ESTATE OF VIOLA M. SCHUCKER, DECEASED, by her Co-Executors, ROBERT L. SCHUCKER of 1019 Linden Street, Clearfield, PA 16830 and MARGARET A BAUMGARNER AKA PEGGY ANN BAUMGARNER of 417 S. Fourth Street, Clearfield, PA 16830; hereinafter "GRANTORS"

A  
N  
D

JAMES P. SCHUCKER, a single adult individual, of 486 Eighth Street, Clearfield, PA 16830; hereinafter "GRANTEE".

WHEREAS, the said Viola M. Schucker, deceased, was seized of the real estate hereinafter described, and departed this life on November 9, 2000, leaving a Last Will and Testament dated April 10, 1968, and proved and registered in the Office of the Register of Wills for Clearfield County at Estate No. 2000-674; and

NOW WITNESS THIS INDENTURE, that the Co-Executors in consideration of Twenty Five Thousand Dollars and 00/100 Cents (\$25,000.00) receipt whereof is hereby acknowledged, and pursuant to the authority vested in them by the Pennsylvania Probate, Estates and Fiduciaries Code, hereby grant, convey, bargain, sell, alienate, release and confirm by these presence to the Grantee, his heirs, successors and assigns;

ALL that certain Lot, or parcel of land situate in the Fourth Ward of the Borough of Clearfield, County of Clearfield, and State of Pennsylvania, which is bounded and described as follows:

BEGINNING at a point on the North side of Eighth Street where lots numbered 13 and 12 corner on said street; thence along lot No. 12 North sixty-six (66) degrees thirty-nine (39) minutes West one hundred fifty (150) feet to an alley; thence along said alley North twenty-three (23) degrees twenty-one (21) minutes East forty (40) feet to lot No. 14; thence along said lot South sixty-six (66) degrees thirty-nine (39) minutes east one hundred fifty (150) feet to Eighth Street; thence along said street South twenty-three (23) degrees twenty-one (21) minutes West forty (40) feet to the place of beginning. Being known as lot No. 13 in the James Mahaffey plan of lots as recorded in the Recorder's office for Clearfield County in Miscellaneous Docket W at page 56.

BEING the same premises conveyed unto Viola M. Schucker and her husband, Roy R. Schucker, by deed dated August 31, 1943 recorded in Clearfield County Deed Book 355 Page 80. The said Roy R. Schucker since departed this life of May 19, 1991, thereby vesting title solely in Viola M. Schucker as surviving tenant by the entireties. Viola M. Schucker departed this life November 9, 2000 and letters testamentary were issued to the undersigned at Clearfield County Estate No. 2000-674.

This conveyance is between brothers and sister who are all heirs of the Viola M. Schucker Estate.

# *Exhibit B*

# National City<sup>®</sup>

Mortgage Co.

**National City Mortgage Co.**  
A Subsidiary of National City Bank of Indiana  
3232 Newmark Drive • Miamisburg, Ohio 45342  
Telephone: (937) 910-1200

**Mailing Address:**  
P.O. Box 1820  
Dayton, Ohio 45401-1820

November 04, 2005

James P Schucker  
486 E 8th  
Clearfield PA 16830

Loan No. 288637-8  
Current Servicer: National City Mortgage Co.

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

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

486 E 8th  
Clearfield PA 16830

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s) 04/01/2005 - 11/1/2005  
and the following amount(s) are now past due:

Monthly Payments	5,556.40
Less Suspense Balance	.00-
Total Due	5,556.40

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

**HOW TO CURE THE DEFAULT** - You may cure the default within thirty (30) days of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$ 5,556.40, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.**  
**Payments must be made either by cashier's check, certified check, cash or money order made payable and sent to:**

National City Mortgage Co.  
Attn: Customer Counseling Department  
3232 Newmark Dr.  
Miamisburg, OH 45342

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

# ACT 91 NOTICE TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

The HOMEOWNER'S MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help save your home. This Notice explains how the program works.  
To see if HEMAP can help, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the Counseling Agency.  
The name, address and phone number of Consumer Credit Counseling Agencies serving your County are included with this Notice. If you have any questions, you may call the Pennsylvania Housing Finance Agency toll free at 1-800-342-2397. (Persons with impaired hearing can call (717) 780-1869).

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

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

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM  
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE WHICH CAN SAVE  
YOUR HOME FROM FORECLOSURE AND HELP YOU MAKE FUTURE  
MORTGAGE PAYMENTS.

**IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:**

- **IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL.**
- **IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND**
- **IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.**

**TEMPORARY STAY OF FORECLOSURE** – Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend 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 (30) DAYS. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT", EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

**CONSUMER CREDIT COUNSELING AGENCIES** – If you meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender **immediately** of your intentions.

**APPLICATION FOR MORTGAGE ASSISTANCE** – Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default). If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (30) days of your face-to-face meeting.

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

**AGENCY ACTION** – Available funds for emergency mortgage assistance are very limited. They will be disbursed by the Agency under the eligibility criteria established by the Act.

The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

(If you have filed bankruptcy, you can still apply for Emergency Mortgage Assistance.) **IF YOU DO NOT CURE THE DEFAULT** (see page 1) – If you do not cure the default within THIRTY (30) DAYS of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within THIRTY (30) DAYS, the lender also intends to instruct its attorneys to start legal action to foreclose upon your mortgage 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 attorneys' fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's fees.

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

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

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** – It is estimated that the earliest date that such a Sheriff's Sale of the mortgaged property could be held would be approximately FOUR(4) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:** Name of Lender: National City Mortgage

Address: 3232 Newmark Dr. Miamisburg OH 45342

Phone Number: 1-800-523-8654    Fax Number: (937) 910-4057

Contact Person: COLLECTIONS DEPT.

**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 furnishing and other belongings could be started by the lender at any time.

**ASSUMPTION OF MORTGAGE** – You may or may not be able to 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. For additional information please contact the Collection Dept.

**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 BE-HALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DE-FAULT 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 DEFAULT IN ANY FORECLOSURE PRO-CEEDING 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.

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

(Rev. 6/99)

<b>ADAMS COUNTY</b> American Red Cross— Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana PA 15701 (724) 465-2657 FAX (724) 465-5118	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall PA 18052 (610) 821-4011 or 800-220-2733 (814) only FAX (610) 821-8932	33 Walnut Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western PA 2000 Linglestown Road Harrisburg PA 17102 (717) 541-1757 FAX (717) 541-4670	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 (717) 622-1995 FAX (717) 622-0429	<b>BUCKS COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	<b>BEAVER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 FAX (412) 391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kennett Square, PA 19348 (610) 444-3682 FAX (610) 444-8243	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753
Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western Pennsylvania, Inc. 971 Third Street Beaver, PA 15009 (724) 774-0798	<b>BLAIR COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	Bucks County Housing Group, Inc. 140 East Richardson Avenue Langhorne, PA 19047 (215) 750-4310 FAX (215) 750-4318
<b>ALLEGHENY COUNTY</b> Pennsylvania Housing Finance Agency (Marcia Hess) 2275 Swallow Hill road, Bldg 200 Pittsburgh, PA 15220 (412) 429-2842 FAX (412) 429-2835	Housing Opportunities of Beaver County, Inc. 650 Corporation St, Suite 207 Beaver, PA 15009 (724) 728-7511	Keystone Economic Development Corp 1954 Mary Grace Lane Johnstown PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia PA 19107 (215) 563-5665 FAX (215) 864-2666
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Mon Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 (412) 462-9964	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	HACE 167 Allegheny Ave 2nd Fl. Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122
Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 or 1 (800) 792-2801 FAX (412) 391-4512	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport PA 15134	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 623-2343	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose PA 19047 (215) 563-5665
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Community Devl. Corp of Frankford 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 (412) 471-7584	<b>BEDFORD COUNTY</b> Bedford-Fulton Housing Services 10241 Lincoln Highway Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	31 W. Market St. Wilkes-Barre, PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 800-220-2733 FAX (610) 821-8932
Housing Opportunities 133 Seventh Street McKeesport PA 15132 (412) 664-1906 Fax (412) 664-0873	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	American Credit Counseling Institute 845 Coates St. Coatesville PA 19320 (888) 212-6741
Urban League Of Pittsburgh Bldg. For Equal Opportunity One Smithfield St. Pittsburgh PA 15222-2222 (412) 227-4802 FAX (412) 261-5207	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	1631 S Atherton St, Suite 100 State College, PA 16801 (814) 238-3668 FAX (814) 2383669	144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 FAX (610) 265-4814
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Tableland Services, Inc. 535 East Main Street Somerset PA 15501 (814) 445-9628 or 1-800-452-0148 FAX (814) 443-3690	The Trehab Center of Northeastern PA 10 Public Avenue Montrose, PA 18801 (570) 278-3338 or 800-982-4045 FAX (570) 278-1889	755 York Rd, Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
<b>ARMSTRONG COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 or (814) 944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	186 Elmira Street P.O. Box 218 Troy, PA 16947 (570) 297-2101	<b>BUTLER COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
<b>BERKS COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	German Street, P.O. Box 389 Dushore, PA 18614 (570) 928-9668 FAX (570) 928-8144	103 Warren Street, P.O. Box 709 Tunkhannock PA 18657 (570) 836-6840 FAX (570) 836-6332	CCCS of Western PA YMCA Building 339 North Washington Street Buller, PA 16001 (724) 282-7812

Housing Opportunities, Inc.  
650 Corporate St., Suite 207  
McKeesport, PA 15132  
(412) 664-1590  
FAX (412) 664-0873

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

Housing Opportunities Inc.  
133 Seventh Street  
P.O. Box 9  
McKeesport, PA 15134  
(412) 664-1906  
FAX (412) 664-0873

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

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

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

Indiana County Community Action  
Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(412) 465-2657  
FAX (412) 465-5118

Keystone Econ Development Corp.  
1954 Mary Grace Lane  
Johnstown PA 16901  
(814) 535-6556  
FAX (814) 539-1688

CCCS of Western PA  
219-A College Park Plaza  
Johnstown PA 15904  
(814) 539-6335  
Tableland Services, Inc.  
535 East Main Street  
Somerset PA 15501  
(814) 445-9628 or 1-800-452-0148  
FAX (814) 443-3690

**CAMERON COUNTY**  
Northern Tier Community Action Corp.  
P.O. Box 389  
135 West 4th Street  
Emporium, PA 15834  
(814) 486-1161  
FAX (814) 486-0825

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

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

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

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall PA 18052  
610-821-4011 or 800-220-2733  
570 & 814 only for 800#  
FAX (610) 821-0137

CCCS of Northeastern Pennsylvania  
1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 OR 1-800-922-9537  
FAX (570) 587-9134/9135

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

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

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

Commission on Economics Opportunity  
of Luzerne County  
163 Amber Lane  
Wilkes-Barre, PA 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE  
FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE  
FAXING  
(570) 836-4090 TUNKHANNOCK

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

Lycoming-Clinton Co Comm For  
Community  
Action (STEP)  
2138 Lincoln Street  
P.O. Box 1328  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

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

CCCS of Northeastern PA  
201 Basin Street  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

**CHESTER COUNTY**  
Acorn Housing Corporation  
846 North Broad Street  
Philadelphia, PA 19130  
(215) 765-1221  
FAX (215) 765-1427

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

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

CCCS of Delaware Valley  
1515 Market Street, Suite 1325  
Philadelphia, PA 19107  
(215) 563-5665  
FAX (215) 563-7020

HACE  
167 W. Allegheny Ave, 2nd Fl.  
Philadelphia, PA 19140  
(215) 426-8025  
FAX (215) 426-9122  
Community Housing Counseling Inc  
P.O. Box 244  
Kennett Square, PA 19348  
(610) 444-3682  
FAX (610) 444-8243

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

Phila Council For Community Adv  
100 North 17th Street, Suite 600  
Philadelphia, PA 19103  
(215) 567-7803  
FAX (215) 963-9941

Tabor Community Services, Inc.  
439 E. King Street  
Lancaster, PA 17602  
(717) 397-5182 OR 1-800-788-5062  
(H.O. only)  
FAX (717) 399-4127

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

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

CCCS of Delaware Valley  
Marshall Building  
790 E. Market St., Suite 215  
West Chester, PA 19382  
(215) 563-5665

American Credit Counseling Institute  
845 Coates St.  
Coatesville PA 19320  
(888) 212-6741  
144 E. Dekalb Pike

King of Prussia, PA 19406  
(610) 971-2210  
FAX (610) 265-4814

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

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

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

Indiana Co. Community Action  
Program  
827 Water Street, Box 187  
Indiana, PA 15701  
(724) 465-2657  
FAX (412) 465-5118

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

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

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

**CLINTON COUNTY**  
Lycoming-Clinton Counties  
Commission For Community Action  
(STEP)  
2138 Lincoln Street  
P.O. Box 1328  
Williamsport, PA 17703  
(570) 326-0587  
FAX (570) 322-2197

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

CCCS of Northeastern PA  
201 Basin Street  
Williamsport, PA 17703  
(570) 323-6627  
FAX (570) 323-6626

**COLUMBIA COUNTY**  
CCCS of Northeastern Pennsylvania  
31 W. Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
(570) 821-0837 OR 1-800-922-9537  
FAX (570) 821-1785

1400 Abington Executive Park, Suite 1  
Clarks Summit, PA 18411  
(570) 587-9163 or 800-922-9537  
FAX (570) 587-9134/9135

Commission on Economics Opportunity  
of Luzerne County  
163 Amber Lane  
Wilkes-Barre, PA 18702  
(570) 826-0510 OR 1-800-822-0359  
FAX (570) 829-1665—CALL BEFORE  
FAXING  
(570) 455-4994 HAZELTON  
FAX (570) 455-5631—CALL BEFORE  
FAXING  
(570) 836-4090 TUNKHANNOCK

**CRAWFORD COUNTY**  
Booker T. Washington Center  
1720 Holland Street  
Erie, PA 16503  
(814) 453-5744  
FAX (814) 453-5749

Greater Erie Community Action  
Committee  
18 West 9th Street  
Erie, PA 16501  
(814) 459-4561  
FAX (814) 456-0161

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

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

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

Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	Philadelphia Council For Community Adv 100 North 17th Street Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	FAX (412) 437-4418 Tableland Services Inc. 131 North Center Avenue Somerset, PA 15501 (814) 445-9628 FAX (814) 443-3690	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
Urban League of Metropolitan Harrisburg N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Community Devel Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 (215) 744-2990 FAX (215) 744-2012	CCCS Of Western PA 199 Edison Street Uniontown PA 15401 (724) 439-8939	<b>GREENE COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 731-9589	American Red Cross of Chester 1729 Edgmont Avenue Chester, PA 19013 (610) 874-1484	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-9964
Community Action Comm of the Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227	CCCS of Delaware Valley 280 North Providence Road Media, PA 19063 (215) 563-5665	Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street Post Office Box 547 Warren, PA 16365 (814) 726-2400 FAX (814) 723-0510	Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893 FAX (412) 627-7713
Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326	ACCI 175 Strafford Ave, Suite 1 Wayne PA 19087 (610) 971-2210 FAX (610) 687-7860	<b>FRANKLIN COUNTY</b> Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	CCCS of Western Pennsylvania, Inc 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
<b>DAUPHIN COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	ACCI 144 E. Dekalb Pike King of Prussia, PA 19406 (610) 971-2210	YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948	<b>HUNTINGDON COUNTY</b> Bedford-Fulton Housing Services RD 1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187
Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	ELK COUNTY John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 (814) 944-8100 FAX (814) 944-5747
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	Northern Tier Community Action Corp P.O. Box 389 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	American Red Cross—Hanover Chapter 529 Carlisle Street Hanover, PA 17331 (717) 637-3768 FAX (717) 637-3294	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343
<b>DELAWARE COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	ERIE COUNTY Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749	Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 (717) 232-9757 FAX (717) 234-2227	<b>INDIANA COUNTY</b> CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	Greater Erie Community Action Committee 18 West 9th Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161	Urban League of Metropolitan Hbg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118
CCCS of Delaware Valley 1515 Market Street-Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688
HACE 167 W. Allegheny Ave., 2nd Floor Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	<b>FAYETTE COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512	Adams County Housing Authority 139-143 Carlisle St. Gettysburg, PA 17325 (717) 334-1518 FAX (717) 334-8326	CCCS of Western PA 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335
Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846 FAX (610) 565-8567	Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	<b>FULTON COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	<b>JEFFERSON COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243
Community Housing Counselor, Inc. P.O. Box 244 Kennett Square PA 19348 (610) 444-3682 FAX (610) 444-8243	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812
Fayette Co. Community Action Agency, Inc. 137 North Beeson Avenue Uniontown, PA 15401 (724) 437-6050 OR 1-800-427-INFO	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (412) 465-5118

<b>JUNIATA COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	<b>LEHIGH COUNTY</b> CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (570) & (814) ONLY FAX (610) 821-8932 Economic Opport Cabinet of Schuylkill Co 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (724) 282-7812	Media Fellowship House 302 S. Jackson Street Media, PA 19063 (610) 565-0846
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343		<b>MIFFLIN COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 FAX (814) 944-5747	Phila Council For Community Advmnt 100 North 17th Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941
<b>LACKAWANNA COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785		Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	American Credit Counseling Institute 845 Coates St. Coatesville, PA 19320 (888) 212-6741
1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-955-9537 FAX (570) 587-9134/9135		CCCS of Northeastern PA 1631 S Atherton St Suite 100 State College PA 16801 (814) 238-3668 FAX (814) 238-3669	144 E. Dekalb Pike King of Prussia PA 19406 (610) 971-2210 FAX (610) 265-4814
<b>LANCASTER COUNTY</b> Community Housing Counselors, Incorporated P.O. Box 244 Kennett Square, PA 19348 (216) 444-3682 FAX (215) 444-3178		<b>MONROE COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	755 York Rd., Suite 103 Warminster PA 18974 (215) 444-9429 FAX (215) 956-6344
CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (215) 821-4011 1-800-220-2733 (717) & (814) ONLY FAX (215) 821-8932	Comm. on Econ Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, Pennsylvania 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	1400 Abington Executive Park Suite 1 Clarks Summit PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135 9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	<b>MONTOUR COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 (717) 846-4176	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	Comm on Econ Opp of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Tabor Community Services, Inc. 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	<b>LYCOMING COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	<b>MONTGOMERY COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	<b>NORTHAMPTON COUNTY</b> CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 (610) 821-4011 OR 1-800-220-2733 (717) & (814) ONLY FAX (610) 821-8932
<b>LAWRENCE COUNTY</b> CCCS of Western Pennsylvania 1st Federal Plaza-Suite 406 North Mill Street New Castle, PA 16101 (724) 652-8074	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 (215) 324-7500 FAX (215) 324-8753	<b>NORTHERN BUCKEY COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785
312 Chestnut Street, Suite 227 Meadville PA 16335 (814) 333-8570 Shenango Valley Urban League, Inc.	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown PA 19401 (215) 563-5665	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135
Housing Opportunities of Beaver County 650 Corporation St., Suite 207 Beaver, PA 15009 (724) 728-7202 FAX (412) 728-7202	Lycoming-Clinton Counties Commission For Community Action (STEP) 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (570) 322-2197	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
<b>LEBANON COUNTY</b> Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	<b>MCKEAN COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429
Tabor Community Services, Inc 439 E. King Street Lancaster, PA 17602 (717) 397-5182 OR 1-800-788-5062 FAX (717) 399-4127	Northern Tier Community Action Corp P.O. Box 389 135 W. 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	Community Action Development Comm 701 DeKalb Street Norristown, PA 19401 (610) 277-6363 FAX (610) 277-2123	<b>PERRY COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670
	<b>MERCER COUNTY</b> Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 (724) 981-5310	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 (717) 762-3285
		Community Housing Counselors Inc P.O. Box 244 Kennett Square, PA 19348 (215) 444-3682 FAX (215) 444-8243	Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg, PA 17101 (717) 234-5925 FAX (717) 234-9459

Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 (814) 643-2343	<b>PIKE COUNTY</b> CCCS of Northeastern Pennsylvania 31 W. Market Street, POB 1127 Wilkes-Barre, PA 18702 (570) 821-0837 OR 1-800-922-9537 FAX (570) 821-1785	CCCS of Western Pennsylvania, Inc. 219-A College Park Plaza Johnstown PA 15904 (814) 539-6335	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
YWCA of Carlisle 301 G Street Carlisle, PA 17013 (717) 243-3818 FAX (717) 243-3948	1400 Abington Executive Park, Suite 1 Clarks Summit PA 18411 (570) 587-9163 or 800-922-9537 FAX (570) 587-9134/9135	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 (814) 445-9628 - 1-800-452-0148 FAX (814) 443-3690	<b>TIoga County</b> CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
Community Action Commission of The Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	<b>SULLIVAN COUNTY</b> CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
<b>PHILADELPHIA COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 (215) 765-1221 FAX (215) 765-1427	<b>POTTER COUNTY</b> Northern Tier Community Action Corp. 135 West 4th Street Emporium, PA 15834 (814) 486-1161 FAX (814) 486-0825	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799
Northwest Counseling Service 5001 N Broad Street Philadelphia PA 19141 (215) 324-7500 FAX (215) 324-8753	<b>SCHUYLKILL COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 (610) 375-7866 FAX (610) 375-7830	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799	German Street, P.O. Box 389 FAX(570)297-2799 (570) 928-9668 FAX (570) 928-8144
CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 (215) 563-5665 FAX (215) 864-2666	Econ Opport Cabinet of Schuylkill Co 225 N. Centre Street Pottsville, PA 17901 (570) 622-1995 FAX (570) 622-0429	German Street, P.O. Box 389 FAX(570)297-2799 (570) 928-9668 FAX (570) 928-8144	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783
CCCS of Delaware Valley One Cherry Hill, Suite 215 Cherry Hill NJ 08002 (215) 563-5665	Commission on Econ Opptunity of Luz Co. 163 Amber Lane Wilkes-Barre PA 18702 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665- CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
HACE 167 W. Allegheny, 2nd Fl Philadelphia, PA 19140 (215) 426-8025 FAX (215) 426-9122	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332
Housing Association of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 (215) 545-6010 FAX (215) 790-9132	CCCS of Lehigh Valley P.O. Box A Whitehall PA 18052 (610) 821-4011 FAX (610) 821-8932	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
Media Fellowship House 302 S. Jackson Street Media PA 19063 (610) 565-0846 FAX (651) 565-8567	<b>SNYDER COUNTY</b> CCCS of Western Pennsylvania, Inc. 2000 Linglestown Road Harrisburg, PA 17102 (717) 541-1757 FAX (717) 541-4670	<b>SUSQUEHANNA COUNTY</b> CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	<b>UNION COUNTY</b> Lycoming-Clinton Co Comm For Comm Action (STEP) 2138 Lincoln Street, P.O. Box 1328 Williamsport, PA 17703 (570) 326-0587 FAX (717) 322-2197
Housing Association of Delaware Valley 658 North Watts Street Philadelphia, PA 19123 (215) 978-0224 FAX (215) 765-7614	Urban League of Metropolitan Harrisburg 2107 N. 6th Street Harrisburg PA 17101 17101 (717) 541-1757 FAX (717) 234-9459	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona PA 16602 (814) 944-8100 (814) 944-8100
PCCA 100 North 17TH Street, Suite 600 Philadelphia, PA 19103 (215) 567-7803 FAX (215) 963-9941	Community Action Comm of the Capital Region 1514 Derry Street Harrisburg PA 17104 (717) 232-9757 FAX (717) 234-2227	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
Comm Devel. Corp of Frankford Group Ministry 4620 Griscom Street Philadelphia PA 19124 (215) 744-2990 FAX (215) 744-2012	<b>SOMERSET COUNTY</b> Bedford-Fulton Housing Services R.D.#1, Box 384 Everett, PA 15537 (814) 623-9129 FAX (814) 623-7187	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783 931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
American Credit Counseling Institute 845 Coates St Coatesville PA 19320 (888) 212-6741	Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX (814) 539-1688	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	201 Basin Street Williamsport, PA 17703 (570) 323-6627 FAX (570) 323-6626
144 E Dekalb Pike King of Prussia PA 19406 610-971-2210 610-971-2210	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	<b>VENANGO COUNTY</b> Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161
755 York Rd, Suite 103 Warminster PA 18974 FAX(215) 956-6344			John F. Kennedy Center, Inc 2021 East 20th Street Erie, PA 16510 (814) 898-0400 FAX (814) 898-1243

CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 (412) 282-7812	German Street, P.O. Box 389 FAX (570) 297-2799 (570) 928-9668 FAX (570) 928-8144	<b>WYOMING COUNTY</b> Common Economics Opportunity of Luzerne Co 163 Amber Lane Wilkes-Barre, Pennsylvania 18701 (570) 826-0510 OR 1-800-822-0359 FAX (570) 829-1665—CALL BEFORE FAXING (570) 455-4994 HAZELTON FAX (570) 455-5631—CALL BEFORE FAXING (570) 836-4090 TUNKHANNOCK
<b>WARREN COUNTY</b> Booker T. Washington Center 1720 Holland Street Erie, PA 16503 (814) 453-5744 FAX (814) 453-5749	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135
Greater Erie Community Action Committee 18 West 9TH Street Erie, PA 16501 (814) 459-4581 FAX (814) 456-0161	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817	31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785
Warren-Forrest Counties Economic Opportunity Council 1209 Pennsylvania Avenue, West P.O. Box 547	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799
Warren, PA 16365 (814) 726-2400 FAX (814) 723-0510	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889	German Street, P.O. Box 389 FAX (570) 297-2799 (570) 928-9668 FAX (570) 928-8144
<b>WASHINGTON COUNTY</b> Action Housing, Inc. 425 6th Avenue, Suite 950 Pittsburgh, PA 15219 (412) 391-1956 or (412) 281-2102 FAX (412) 391-4512	Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	17 Crafton Street Wellsboro, PA 16901 (570) 724-5252 FAX (570) 724-5783
Community Action Southwest 22 West High Street Waynesburg, PA 15370 (724) 852-2893	CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601 (724) 838-1290	931 Main Street Honesdale PA 18431 (570) 253-8941 FAX (570) 253-4817
CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601	CCCS of Western Pennsylvania, Inc. 199 Edison Street Uniontown PA 15401 (724) 439-8939	103 Warren Street, P.O. Box 709 Tunkhannock, PA 18657 (570) 836-6840 FAX (570) 836-6332
CCCS of Western Pennsylvania, Inc. 53 N. College Street Washington PA 15301 (724) 222-8292	Housing Opportunities, Inc 133 Seventh Street McKeesport, PA 15132 (412) 664-1590 FAX (412) 664-0873	7 Lake Avenue, Box 339 Montrose, PA 18801 (570) 278-3338 or 1-800-982-4045 FAX (570) 278-1889
Housing Opportunities, Inc 133 Seventh Street McKeesport, PA 15132 (412) 664-1590 FAX (412) 664-0873	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-996	<b>YORK COUNTY</b> American Red Cross—Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 (717) 637-3768 FAX (717) 637-3294
Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 (412) 462-9962 FAX (412) 462-996	Indiana Co Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 (724) 465-2657 FAX (724) 465-5118	Housing Council of York 116 North George Street York, PA 17401 (717) 854-1541 FAX (717) 845-7934
Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 (814) 535-6556 FAX (814) 539-1688	CCCS of Western Pennsylvania, Inc 2000 Linglestown Road Harrisburg, PA 17102 CCCS of Western Pennsylvania, Inc
<b>WAYNE COUNTY</b> CCCS of Northeastern Pennsylvania 1400 Abington Executive Park, Suite 1 Clarks Summit, PA 18411 (570) 587-9163 OR 1-800-922-9537 FAX (570) 587-9134/9135	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 (814) 446-9628 1-800-452-0148 FAX (814) 443-3690	912 South George Street York, PA 17403 (717) 846-4176
31 W. Market St. Wilkes-Barre PA 18702 (570) 821-0837 or 800-922-9537 FAX (570) 821-1785	Credit Counselors of PA 401 Wood Street, Suite 906 Pittsburgh, PA 15222 (412) 338-9954 or 1(800) 737-2933 FAX (412) 338-9963	Adams County Housing Authority 139-143 Carlisle St Gettysburg PA 17325 (717) 334-1518 FAX (717) 334-8326
9 South 7th Street Stroudsburg PA 18360 (570) 420-8980 or 800-922-9537 FAX (570) 420-8981	The Trehab Center of Northeastern PA 185 Elmira Street, P.O. Box 218 Troy, PA 16947 (570) 297-2101 FAX (570) 297-2799	

Date: 12/28/2005 Clearfield County Court of Common Pleas NO. 1911834  
Time: 03:14 PM Receipt Page 1 of 1

Received of: Goldbeck, Joseph A. Jr. (attorney for Na \$ 85.00

Eighty-Five and 00/100 Dollars

Case: 2005-02021-CD	Plaintiff: National City Mortgage Company	Amount
Civil Complaint		85.00
Total:		85.00

Check: 244885

Payment Method: Check William A. Shaw, Prothonotary/Clerk of Cou  
Amount Tendered: 85.00  
Change Returned: 0.00 By: \_\_\_\_\_  
Clerk: BHUDSON Deputy Clerk

GOLDBECK McCAFFERTY & McKEEVER  
JOSEPH A. GOLDBECK, JR.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322  
BY: David B. Fein, Esq.  
Attorney I.D.#82628  
Attorney for Plaintiff

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

vs.

JAMES P. SCHUCKER  
486 E. 8th Street  
Clearfield, PA 16830

IN THE COURT OF COMMON PLEAS

OF Clearfield COUNTY

05-2021-CD

ORDER

AND NOW, this                    day of                    2006, upon consideration of the Plaintiff's Motion for

Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to ascertain the present whereabouts of Defendant, James P. Schucker, has been unsuccessful, it is,

ORDERED and DECREED:

That Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Complaint in Mortgage Foreclosure upon Defendant, James P. Schucker, by posting a copy of the Complaint upon the premises 486 E. 8th Street, Clearfield, PA, 16830, and Plaintiff is directed to serve the Complaint by certified and regular mail to the Defendant's last known address at 486 E. 8th Street, Clearfield, PA, 16830, and that all further service of legal papers, including but not limited to motions, petitions and rules be made by certified and regular mail to Defendant's last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant, James P. Schucker, by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

BY THE COURT:

\_\_\_\_\_  
J.

GOLDBECK McCAFFERTY & MCKEEVER  
JOSEPH A. GOLDBECK, JR.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322  
BY: David B. Fein, Esq.  
Attorney I.D.#82628  
Attorney for Plaintiff

CA  
FILED <sup>NO cc</sup>  
MAY 11 2006 <sup>6K</sup>

William A. Shaw  
Prothonotary/Clerk of Courts

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820  
vs.

IN THE COURT OF COMMON PLEAS  
OF Clearfield COUNTY

JAMES P. SCHUCKER  
486 E. 8th Street  
Clearfield, PA 16830

No. 05-2021-CD

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

MOTION FOR SUBSTITUTED SERVICE  
UNDER PA.R.C.P. 430(a)

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

1. Plaintiff is the holder of a first mortgage upon the premises 486 E. 8th Street, Clearfield,  
PA, 16830, hereinafter, the "mortgaged premises".

2. Defendant, JAMES P. SCHUCKER, is the mortgagor and real owner of the mortgaged  
premises.

3. The last known address of Defendant, James P. Schucker, is as set forth in Paragraph 2 of  
the Complaint.

4. The Sheriff has been unable to effect service of the Complaint upon Defendant, James P.  
Schucker, at his property address, 486 E. 8th Street, Clearfield, PA, 16830, after numerous attempts. The  
property is empty, per Sheriff.



### Affidavit of Good Faith Investigation

**Client provided information:**

File Number: NC-1037  
Attorney Firm: Goldbeck, McCafferty & McKeever  
File Name: Schucker

Subject Name: James P. Schucker  
Property Address:  
Street: 486 E. 8th Street  
City: Clearfield State: PA Zip: 16830

**Skip Results:** Date of Birth: 1948 **Universal File Number:** 51924  
**Verified** **Date:** As of 05/02/2004

**verified** Street: 486 E. 8th Street Dates: As of 05/03/2006  
Phone: 814-765-4983

City: Clearfield State: PA Zip: 16830  
**Death Records:** As of 05/03/2006, the Social Security Administration has no death record on file for James P. Schucker.

## Social Security Number search completed

**Employment Search:** Unable to verify current employer

**Creditor information:**

Creditors indicated the last reported address for James P. Schucker as 486 E. 8th Street, Clearfield, PA 16830.

Department of Motor Vehicle Records

The Pennsylvania Department of Motor Vehicles provided no change for James P. Schucker from 1845 8th Street, Clearfield, PA 16839.

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

**Voter Registration Information:** The County Voter's Registration Office has no listing for James P. Schucker.  
**National Postal Address Search:** Has no change for James P. Schucker from 486 E. 8th Street.

Clearfield, P.

**Comments:** 811-715-1990, 811-715-1991, 811-715-1992

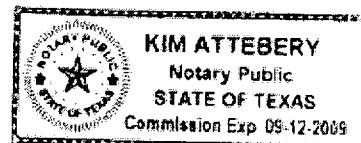
On 05/03/2006, I, Patti Garrett being duly sworn according to the law, deposes and says: I am employed by Universal Default Service. I have conducted an investigation into the whereabouts of the above-named subject. Above are the results of my investigation.

results of my investigation.

### Subsidiary of

*G. J. Acell*  
Affidat Name: Patti Garrett

Date: 05/03/2006



**In The Court of Common Pleas of Clearfield County, Pennsylvania**

Service # 1 of 1 Services

**Sheriff Docket # 101431**

**NATIONAL CITY MORTGAGE COMPANY**

**Case # 05-2021-CD**

VS.

**JAMES P. SCHUCKER**

**COPY**

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

**SHERIFF RETURNS**

NOW May 05, 2006 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO JAMES P. SCHUCKER, DEFENDANT. 486 E. 8TH ST., CLEARFIELD, PA. "EMPTY".

SERVED BY: /

**Return Costs**

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	255505	10.00
SHERIFF HAWKINS	GOLDBECK	255505	7.00

Sworn to Before me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2006

  
Chester A. Hawkins  
Sheriff

**GOLDBECK McCAFFERTY & MCKEEVER**  
JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322

BY: David B. Fein, Esq.  
Attorney I.D.#82628  
Attorney for Plaintiff

**NATIONAL CITY MORTGAGE COMPANY**  
PO Box 1820  
Dayton, OH 45401-1820

vs.

**JAMES P. SCHUCKER**  
486 E. 8th Street  
Clearfield, PA 16830

**IN THE COURT OF COMMON PLEAS**  
**OF Clearfield COUNTY**

No. 05-2021-CD

**VERIFICATION**

I, David B. Fein, Esq., Attorney for Petitioner do hereby verify that the facts set forth in the foregoing Motion for Substituted Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

BY:   
\_\_\_\_\_  
David B. Fein, Esq.

**GOLDBECK McCAFFERTY & McKEEVER**  
**JOSEPH A. GOLDBECK, JR.**

Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322  
BY: David B. Fein, Esq.  
Attorney I.D.#82628  
Attorney for Plaintiff

**NATIONAL CITY MORTGAGE COMPANY**  
PO Box 1820  
Dayton, OH 45401-1820"

vs.

**JAMES P. SCHUCKER**  
486 E. 8th Street  
Clearfield, PA 16830

**IN THE COURT OF COMMON PLEAS**

**OF Clearfield COUNTY**

No. 05-2021-CD

**CONCLUSION**

For reasons stated above and in the attached Motion, the Court should enter an order allowing Plaintiff to serve the Complaint in Mortgage Foreclosure upon Defendant, James P. Schucker, by posting the premises and certified mail and regular mail to the Defendant's last known address.

Respectfully submitted,

\_\_\_\_\_  
David B. Fein, Esq.



**GOLDBECK McCAFFERTY & MCKEEVER**  
JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322  
BY: David B. Fein, Esq.  
Attorney I.D.#82628  
Attorney for Plaintiff

---

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

vs.

JAMES P. SCHUCKER  
486 E. 8th Street  
Clearfield, PA 16830

IN THE COURT OF COMMON PLEAS  
Of Clearfield County

No. 05-2021-CD

**CERTIFICATE OF SERVICE**

David B. Fein, Esq., does hereby certify that true and correct copies of the foregoing Motion for Substituted Service have been served upon the Defendant, James P. Schucker, this 10th day of May 2006, by first class mail, postage prepaid.

BY: David B. Fein, Esq.



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

NATIONAL CITY MORTGAGE COMPANY \*  
Plaintiff \*  
vs. \* NO. 05-2021-CD  
JAMES P. SCHUCKER, \*  
Defendant \*

ORDER

NOW, this 12th day of May, 2006, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon the Defendant **James P. Schucker** by publication one time in The Progress (Clearfield) and the Clearfield County Legal Journal, by regular mail and by certified mail, return receipt requested, at the Defendant's last known address, 486 E. 8<sup>th</sup> Street, Clearfield, PA 16830 and by posting the mortgaged premises known in this herein action as 486 E. 8<sup>th</sup> Street, Clearfield, PA 16830. All further service of legal papers, including but not limited to motions, petitions and rules shall be made by certified and regular mail to Defendant's last known address. Notice of Sheriff Sale, pursuant to Pennsylvania Rule of Civil Procedure 3129, may be made upon Defendant, **James P. Schucker**, by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

**FILED**  
0/12/06 LM 3CC Atty Fein  
MAY 15 2006 CR

William A. Shaw  
Prothonotary

BY THE COURT,

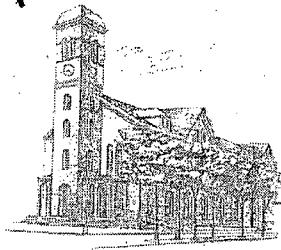


FREDRIC J. AMMERMAN  
President Judge

**FILED**

MAY 15 2006

William A. Shaw  
Prothonotary



## Clearfield County Office of the Prothonotary and Clerk of Courts

**William A. Shaw**  
Prothonotary/Clerk of Courts

**David S. Ammerman**  
Solicitor

**Jacki Kendrick**  
Deputy Prothonotary

**Bonnie Hudson**  
Administrative Assistant

To: All Concerned Parties

From: William A. Shaw, Prothonotary

It has come to my attention that there is some confusion on court orders over the issue of service. To attempt to clear up this question, from this date forward until further notice, this or a similar memo will be attached to each order, indicating responsibility for service on each order or rule. If you have any questions, please contact me at (814) 765-2641, ext. 1331. Thank you.

Sincerely,



William A. Shaw  
Prothonotary

DATE: 5-15-06

You are responsible for serving all appropriate parties.

The Prothonotary's office has provided service to the following parties:

Plaintiff(s)/Attorney(s)

Defendant(s)/Attorney(s)

Other

Special Instructions:

**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

NATIONAL CITY MORTGAGE COMPANY

PO Box 1820

Dayton, OH 45401-1820

Plaintiff

vs.

JAMES P. SCHUCKER

486 E. 8th Street

Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 05-2021-CD

**PRAECIPE TO REINSTATE COMPLAINT**

Kindly reinstate the Complaint in the above captioned matter.

GOLDBECK, McCAFFERTY & McKEEVER



By Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff

**FILED**

MAY 1 9 2008

11:00 AM

William A. Shaw

Prothonotary/Clerk of Courts

I CERT TO ATTY

REINSTATE COMPLAINT  
TO SHERIFF & ATTY

**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

NATIONAL CITY MORTGAGE COMPANY

PO Box 1820

Dayton, OH 45401-1820

Plaintiff

vs.

JAMES P. SCHUCKER

486 E. 8th Street

Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 05-2021-CD

**PRAECIPE TO REINSTATE COMPLAINT**

Kindly reinstate the Complaint in the above captioned matter.

GOLDBECK, McCAFFERTY & McKEEVER



By Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff

**FILED**

MAY 19 2008

m 1 11:50 am

William A. Shaw

Prothonotary/Clerk of Courts

I CERT TO ATTY

REINSTATE COMPLAINT  
TO SHERIFF & ATTY

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101551  
NO: 05-2021-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY

vs.

DEFENDANT: JAMES P. SCHUCKER

**SHERIFF RETURN**

---

NOW, May 23, 2006 AT 8:13 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT 486 E. 8TH ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: NEVLING / HUNTER

**FILED**  
0/3:15 LM  
MAY 26 2006 LM

William A. Shaw  
Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101551  
NO: 05-2021-CD  
SERVICES 1  
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY  
vs.  
DEFENDANT: JAMES P. SCHUCKER

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	258375	10.00
SHERIFF HAWKINS	GOLDBECK	258375	11.00

Sworn to Before Me This

\_\_\_\_ Day of \_\_\_\_\_ 2006

So Answers,

  
Chester A. Hawkins  
Sheriff

**FILED**

**MAY 26 2006**

**William A. Shaw  
Prothonotary**

**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**

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

vs.

JAMES P. SCHUCKER  
Mortgagor(s)  
486 E. 8th Street  
Clearfield, PA 16830

*Defendant(s)*

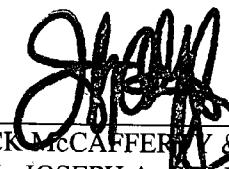
IN THE COURT OF COMMON  
PLEAS  
OF Clearfield COUNTY  
CIVIL ACTION - LAW  
ACTION OF MORTGAGE  
FORECLOSURE

Term  
No. 05-2021-CD

**CERTIFICATE OF SERVICE**

JOSEPH A. GOLDBECK, JR. ESQUIRE hereby certifies that on  
he did serve upon Defendant JAMES P. SCHUCKER a true and correct copy of the above-captioned  
Complaint by certified and regular mail in accordance with the Court Order dated May 12, 2006. The  
undersigned understands that the statements herein and subject to the penalties provided by 18 P.S.  
Section 4904.

Respectfully submitted,

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

**FILED**  
MAY 30 2006 NO. 5944 CC  
MAY 30 2006 LM

William A. Shaw  
Prothonotary/Clerk of Courts

In the Court of Common Pleas of Clearfield County

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

Plaintiff

vs.

JAMES P. SCHUCKER  
(Mortgagor(s) and Record Owner(s))  
486 E. 8th Street  
Clearfield, PA 16830

No. 05-2021-CD

Defendant(s)

**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 JAMES P. SCHUCKER by default for want of an Answer.

Assess damages as follows:

Debt

\$95,994.55

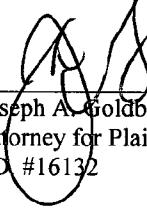
Interest - 03/01/2005 to 06/30/2006

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 July 3, 2006, Judgment is entered in favor of  
NATIONAL CITY MORTGAGE COMPANY and against JAMES P. SCHUCKER by default for want of an Answer and  
damages assessed in the sum of \$95,994.55 as per the above certification.

  
Prothonotary

**FILED** Atty pd. 20.00  
M 12:21 PM JUL 03 2006 Notice to Def.  
JUL 03 2006 Statement  
W.A. Shaw Atty  
William A. Shaw  
Prothonotary/Clerk of Courts

**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: **June 16, 2006**

TO:

**JAMES P. SCHUCKER**  
486 E. 8th Street  
Clearfield, PA 16830

**NATIONAL CITY MORTGAGE COMPANY**  
PO Box 1820  
Dayton, OH 45401-1820

*Plaintiff*

vs.  
**JAMES P. SCHUCKER**  
(Mortgagor(s) and Record Owner(s))  
486 E. 8th Street  
Clearfield, PA 16830

In the Court of  
Common Pleas  
of Clearfield County

**CIVIL ACTION - LAW**

Action of  
Mortgage Foreclosure

Term  
No. 05-2021-CD

*Defendant(s)*

TO: **JAMES P. SCHUCKER**  
486 E. 8th Street  
Clearfield, PA 16830

**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.

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

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

*Joseph A. Goldbeck, Jr.*  
**GOLDBECK McCAFFERTY & MCKEEVER**  
BY: Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff  
Suite 5000 – 701 Market Street.  
Philadelphia, PA 19106 215-825-6318

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, JAMES P. SCHUCKER, is about unknown years of age, that Defendant's last known residence is 486 E. 8th Street, Clearfield, PA 16830, 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:

6/30/04



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

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

Plaintiff  
vs.

JAMES P. SCHUCKER  
(Mortgagor(s) and Record owner(s))  
486 E. 8th Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

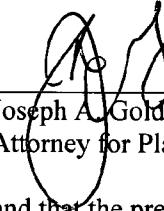
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

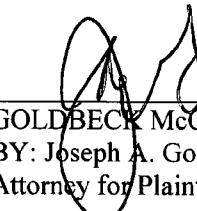
No. 05-2021-CD

**ORDER FOR JUDGMENT**

Please enter Judgment in favor of NATIONAL CITY MORTGAGE COMPANY, and against JAMES P. SCHUCKER 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 \$95,994.55.

  
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 NATIONAL CITY MORTGAGE COMPANY PO Box 1820 Dayton, OH 45401-1820 and that the name(s) and last known address(es) of the Defendant(s) is/are JAMES P. SCHUCKER, 486 E. 8th Street Clearfield, PA 16830;

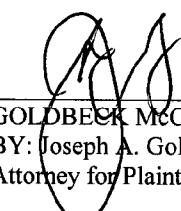
  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

**ASSESSMENT OF DAMAGES**

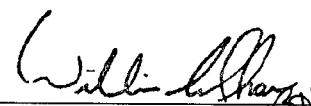
TO THE PROTHONOTARY:

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

Principal Balance	\$81,248.92
Interest from 03/01/2005 through 06/30/2006	\$7,582.59
Attorney's Fee at 5.0000% of principal balance	\$4,062.45
Late Charges	\$406.94
Costs of Suit and Title Search	\$900.00
Escrow Fees	\$1,784.65 \$9.00 (\$0.00)
	<hr/> \$95,994.55

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

AND NOW, this 3<sup>rd</sup> day of July, 2006 damages are assessed as above.

  
Pro Prothy

CO.7

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

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

Plaintiff

No. 05-2021-CD

vs.

JAMES P. SCHUCKER  
(Mortgagors and Record Owner(s))  
486 E. 8th Street  
Clearfield, PA 16830

Defendant(s)

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

NOTICE

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

William Shaw  
Prothonotary

By: William Shaw

7/31/06

Deputy

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

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

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

National City Mortgage Company  
Plaintiff(s)

No.: 2005-02021-CD

Real Debt: \$95,994.55

Atty's Comm: \$

Vs.

Costs: \$

James P. Schucker  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: July 3, 2006

Expires: July 3, 2011

Certified from the record this 3rd day of July, 2006.



William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

\_\_\_\_\_  
Plaintiff/Attorney

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

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

Plaintiff  
vs.

JAMES P. SCHUCKER  
Mortgagor(s) and Record Owner(s)  
486 E. 8th Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-2021-CD

**PRAECIPE FOR WRIT OF EXECUTION**

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$95,994.55

Interest from  
03/01/2005 to  
06/30/2006 at  
6.9000%

(Costs to be added)

*139.00*

**Prothonotary costs**

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

**FILED** 10046 w/ w/ prop. descr.  
*m 12 32 06* JUL 03 2006 to Shff

*W.A. Shaw*  
William A. Shaw Atty pd. 20.00  
Prothonotary/Clerk of Courts

Term  
No. 05-2021-CD  
**IN THE COURT OF COMMON PLEAS**  
NATIONAL CITY MORTGAGE COMPANY

vs.

JAMES P. SCHUCKER  
(Mortgagor(s) and Record Owner(s))  
486 E. 8th Street  
Clearfield, PA 16830

---

**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

All that certain lot, or parcel of land situate in the Fourth Ward of the Borough of Clearfield, County of Clearfield, and State of Pennsylvania, which is bounded and described as follows:

Beginning at a point on the North side of Eighth Street were lots numbered 13 and 12 corner on said street; thence along lot No. 12 North sixty-six (66) degrees thirty-nine (39) minutes West one hundred fifty (150) feet to an alley; thence along said alley North twenty-three (23) degrees twenty-one (21) minutes East forty (40) feet to lot No. 14; thence along said lot South sixty-six (66) degrees thirty-nine (39) minutes east one hundred fifty (150) feet to Eight Street; thence along said street South twenty-three (23) degrees twenty-one (21) minutes West forty (40) feet to the place of beginning. Being known as lot No. 13 in the James Mahaffey plan of lots as recorded in the Recorder's office for Clearfield County in Miscellaneous Docket W at page 56.

TAX PARCEL #: 4.4-K08-246-7

PROPERTY ADDRESS: 486 E. 8<sup>TH</sup> STREET, CLEARFIELD, PA 16830

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

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

Plaintiff

vs.

JAMES P. SCHUCKER  
(Mortgagor(s) and Record Owner(s))  
486 E. 8th Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 05-2021-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

NATIONAL CITY MORTGAGE COMPANY, 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:

486 E. 8th Street  
Clearfield, PA 16830

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

JAMES P. SCHUCKER  
486 E. 8th Street  
Clearfield, PA 16830

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

JAMES P. SCHUCKER  
486 E. 8th Street  
Clearfield, PA 16830

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:

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.

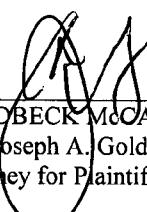
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS  
486 E. 8th Street  
Clearfield, PA 16830

(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: June 30, 2006

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

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

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

VS.

JAMES P. SCHUCKER  
486 E. 8th Street  
Clearfield, PA 16830

In the Court of Common Pleas of  
Clearfield County

No. 05-2021-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: 486 E. 8th Street Clearfield, PA 16830

See Exhibit "A" attached

AMOUNT DUE \$95,994.55

Interest From 03/01/2005  
Through 06/30/2006

(Costs to be added)

Prothonotary costs 139.00

Dated: 7/31/06

**Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania**

Deputy \_\_\_\_\_

Term  
No. 05-2021-CD

IN THE COURT OF COMMON PLEAS  
NATIONAL CITY MORTGAGE COMPANY

vs.

JAMES P. SCHUCKER

Mortagor(s)

486 E. 8th Street Clearfield, PA 16830

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	<u>\$95,994.55</u>
INTEREST from	<u>\$</u>
COSTS PAID:	<u>\$</u>
PROTHY	<u>\$ 139.00</u>
SHERIFF	<u>\$</u>
STATUTORY	<u>\$</u>
COSTS DUE PROTHY	<u>\$</u>
Office of Judicial Support	<u>\$</u>
Judg. Fee	<u>\$</u>
Cr.	<u>\$</u>
Sat.	<u>\$</u>

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 lot, or parcel of land situate in the Fourth Ward of the Borough of Clearfield, County of Clearfield, and State of Pennsylvania, which is bounded and described as follows:

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TAX PARCEL #: 4.4-K08-246-7

PROPERTY ADDRESS: 486 E. 8<sup>TH</sup> STREET, CLEARFIELD, PA 16830

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

NC-1037  
CF: 12/28/2005  
SD: 10/06/2006  
\$95,994.55

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

Plaintiff

vs.

JAMES P. SCHUCKER  
Mortgagor(s) and  
Record Owner(s)  
  
486 E. 8th Street  
Clearfield, PA 16830

Defendant(s)

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

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 05-2021-CD

FILED NO  
m 12/4/05  
SEP 22 2006  
S

William A. Shaw  
Prothonotary/Clerk of Courts

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

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

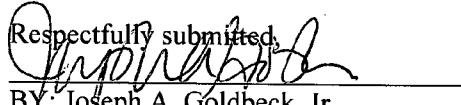
( ) Personal Service by the Sheriff's Office/competent adult (copy of return attached).  
 Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).  
( ) Certified mail by Sheriff's Office.  
( ) Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s)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

**IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.**

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

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

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

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

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

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage

\$

Yes

Certified Fee

\$

Yes

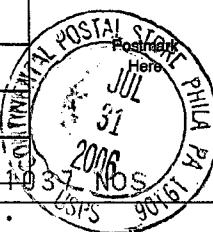
Return Receipt Fee  
(Endorsement Required)

Restricted Delivery Fee  
(Endorsement Required)

Total Postage & Fees

7.04

\$



Send to: SCHUCKER, JAMES P.

486 E. 8th Street

Street, Apt. No. or PO Box No. Clearfield, PA 16830

City, State, ZIP+4

PS Form 2800, June 2002

See Reverse for Instructions

**Certified Mail Provides:**

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

PS Form 3800, June 2002 (Reverse)

**Important Reminders:**

- Certified Mail may ONLY be combined with First-Class Mail® or Priority Mail®.
- Certified Mail is *not* available for any class of international mail.
- NO INSURANCE COVERAGE IS PROVIDED with Certified Mail. For valuables, please consider Insured or Registered Mail.
- For an additional fee, a *Return Receipt* may be requested to provide proof of delivery. To obtain Return Receipt service, please complete and attach a Return Receipt (PS Form 3811) to the article and add applicable postage to cover the fee. Endorse mailpiece "Return Receipt Requested". To receive a fee waiver for a duplicate return receipt, a USPS® postmark on your Certified Mail receipt is required.
- For an additional fee, delivery may be restricted to the addressee or addressee's authorized agent. Advise the clerk or mark the mailpiece with the endorsement "*Restricted Delivery*".
- If a postmark on the Certified Mail receipt is desired, please present the article at the post office for postmarking. If a postmark on the Certified Mail receipt is not needed, detach and affix label with postage and mail.

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

**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 Address**

**SCHUCKER, JAMES P.**  
**486 E. 8th Street**  
**Clearfield, PA 16830**

**COMPLETE THIS SECTION ON DELIVERY****A. Signature**

**X James P. Schucker**

Agent  
 Addressee

**B. Received by (Printed Name)**

**JAMES P. SCHUCKER**

**C. Date of Delivery**  
**Aug 02 2000**

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

**3. Service Type**

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

**Restricted Delivery (Extra Fee)**  Yes

**2. Article Number  
(Transfer from service label)**

**\* 7 0 0 5 1 8 2 0 0 0 0 1 5 0 1 3 7 4 6 2 \***

UNITED STATES POSTAL SERVICE

02 AUG 2006 PM 1:1

First-Class Mail  
Postage & Fees Paid  
USPS  
Permit No. C-10

• Sender: Please print your name, address, and ZIP+4 in this box •

GOLDBECK McCAFFERTY & McKEEVER  
Malta Independence Center, Suite 5000  
701 Market Street  
Philadelphia, PA 19106

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

Check type of mail or service:

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

Affix Stamp  
 (If issued as  
 certificate of  
 or for additio-  
 n of this bill)  
 Postmark  
 Date of Re-

UNITED STATES POSTAGE  
  
**\$ 01.20**  
 PITNEY BOWES  
 0 2 1A  
 0004340453 JUL 31 2006  
 R  
 MAILED FROM ZIP CODE 19106



Fee

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

Article Number

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

TENANTS/OCCUPANTS  
 486 E. 8th Street  
 Clearfield, PA 16830

**JAMES P. SCHUCKER**  
**486 E. 8<sup>TH</sup> STREET**  
**CLEARFIELD, PA 16830**

5.

6.

7.

8.

Total Number of Pieces  
 Listed by Sender 1 Total Number of Pieces  
 Received at Post Office 1 Postmaster, Per (Name of receiving employee)

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

Complete by Typewriter, Ink, or Ball Point Pen

NC-1037

JAMES P. SCHUCKER

See Privacy Act Statement on Reverse

*Clearfield*

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

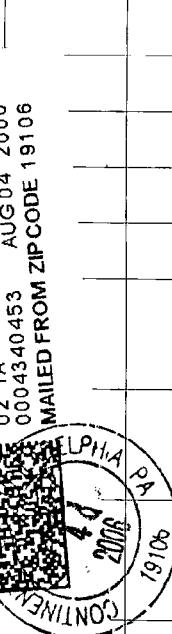
Check type of mail or service:  
 Certified       Recorded Delivery (International)  
 COD       Registered  
 Delivery Confirmation       Return Receipt for Merchandise  
 Express Mail       Signature Confirmation  
 Insured

Article Number

1. Addressee (Name, Street, City, State, & ZIP Code)  
FNB CONSUMER DISCOUNT CO.  
P.O. BOX 830  
904 BEAVER DRIVE  
DUBOIS, PA 15801

Postage

Fee



Affix Stamp Here  
(If issued as a  
certific-  
or for al  
of this t  
Postm  
Date of

RR  
Fee

UNITED STATES POSTAGE

PAULINE BOWERS

2006

AUG 04 2006

0004340453

MAILED FROM ZIP CODE 19106

CONTINENTAL

44

2006

PA

19106

Total Number of Pieces  
Listed by Sender

Total Number of Pieces  
Received at Post Office

Postmaster, Per (Name of receiving employee)

See Privacy Act Statement on Reverse

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

Complete by Typewriter, Ink, or Ball Point Pen

NC-1037

JAMES P. SCHUCKER

See Privacy 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 19106-1532  
215-627-1322  
Attorney for Plaintiff

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

Plaintiff

vs.

JAMES P. SCHUCKER  
**Mortgagor(s) and Record Owner(s)**

486 E. 8th Street  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS  
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 05-2021-CD

**SUPPLEMENTAL AFFIDAVIT PURSUANT TO RULE 3129**

NATIONAL CITY MORTGAGE COMPANY, 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:

486 E. 8th Street  
Clearfield, PA 16830

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

JAMES P. SCHUCKER  
486 E. 8th Street  
Clearfield, PA 16830

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

JAMES P. SCHUCKER  
486 E. 8th Street  
Clearfield, PA 16830

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

FNB CONSUMER DISCOUNT CO.  
P.O. BOX 830  
904 BEAVER DRIVE  
DUBOIS, PA 15801

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

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  
486 E. 8th Street  
Clearfield, PA 16830

(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: September 14, 2006



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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20396  
NO: 05-2021-CD

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY  
vs.  
DEFENDANT: JAMES P. SCHUCKER

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 07/03/2006

LEVY TAKEN 08/01/2006 @ 10:45 AM

POSTED 08/01/2006 @ 10:45 AM

SALE HELD 10/06/2006

SOLD TO FANNIE MAE

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 10/17/2006

DATE DEED FILED 10/17/2006

PROPERTY ADDRESS 486 E. 8TH STREET CLEARFIELD , PA 16830

**SERVICES**

08/04/2006 @ SERVED JAMES P. SCHUCKER

SERVED JAMES P. SCHUCKER, DEFENDANT, BY REG AND CERT MAIL PER COURT ORDER TO 486 E. 8TH STREET, CLEARFIELD, PENNSYLVANIA CERT #70050390000372351797. SIGNED FOR BY JAMES P. SCHUCKER

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

FILED  
09/30/2006  
OCT 18 2006  
JF  
William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20396  
NO: 05-2021-CD

PLAINTIFF: NATIONAL CITY MORTGAGE COMPANY

vs.

DEFENDANT: JAMES P. SCHUCKER

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$193.19

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

\_\_\_\_ Day of \_\_\_\_\_ 2006

  
By *Amber Boller-Clephane*  
Chester A. Hawkins  
Sheriff

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

NATIONAL CITY MORTGAGE COMPANY  
PO Box 1820  
Dayton, OH 45401-1820

vs.

JAMES P. SCHUCKER  
486 E. 8th Street  
Clearfield, PA 16830

In the Court of Common Pleas of  
Clearfield County

No. 05-2021-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: 486 E. 8th Street Clearfield, PA 16830

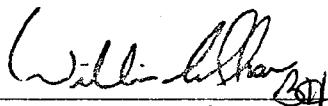
See Exhibit "A" attached

AMOUNT DUE	\$95,994.55
Interest From 03/01/2005 Through 06/30/2006	

(Costs to be added)

Prothonotary costs	139.00
--------------------	--------

Dated: 7/3/06

  
Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy 

Received July 8, 2006 @ 3:00 P.M.  
Chester A. Hauke  
by Cynthia Butler-Aughenbaugh

Term  
No. 05-2021-CD

IN THE COURT OF COMMON PLEAS  
NATIONAL CITY MORTGAGE COMPANY

vs.

JAMES P. SCHUCKER

Mortagor(s)

486 E. 8th Street Clearfield, PA 16830

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	\$95,994.55
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ 139.00
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

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

All that certain lot, or parcel of land situate in the Fourth Ward of the Borough of Clearfield, County of Clearfield, and State of Pennsylvania, which is bounded and described as follows:

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TAX PARCEL #: 4.4-K08-246-7

PROPERTY ADDRESS: 486 E. 8<sup>TH</sup> STREET, CLEARFIELD, PA 16830

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME JAMES P. SCHUCKER NO. 05-2021-CD

NOW, October 17, 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 October 06, 2006, I exposed the within described real estate of James P. Schucker to public venue or outcry at which time and place I sold the same to FANNIE MAE he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

## **SHERIFF COSTS:**

## **PLAINTIFF COSTS, DEBT AND INTEREST:**

RDR	15.00	DEBT-AMOUNT DUE	95,994.55
SERVICE	15.00	INTEREST @ 18.1500 %	10,599.60
MILEAGE		FROM 03/01/2005 TO 10/06/2006	
LEVY	15.00		
MILEAGE	2.00	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	10.19	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE		ESCROW DEFICIENCY	
DEED	30.00	PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$106,614.15
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	351.70
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
<b>TOTAL SHERIFF COSTS</b>	<b>\$193.19</b>	LIEN SEARCH	100.00
<b>DEED COSTS:</b>		ACKNOWLEDGEMENT	5.00
ACKNOWLEDGEMENT	5.00	DEED COSTS	28.50
REGISTER & RECORDER	28.50	SHERIFF COSTS	193.19
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	144.00
<b>TOTAL DEED COSTS</b>	<b>\$28.50</b>	PROTHONOTARY	139.00
		MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
		<b>TOTAL COSTS</b>	<b>\$1,001.39</b>

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

**COPY**

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

NATIONAL CITY MORTGAGE COMPANY \*  
Plaintiff \*  
vs. \* NO. 05-2021-CD  
JAMES P. SCHUCKER, \*  
Defendant \*  
\*  
\*  
\*

**ORDER**

NOW, this 12th day of May, 2006, the Plaintiff is granted leave to serve the Complaint in Mortgage Foreclosure upon the Defendant **James P. Schucker** by publication one time in **The Progress (Clearfield)** and the **Clearfield County Legal Journal**, by regular mail and by certified mail, return receipt requested, at the Defendant's last known address, 486 E. 8<sup>th</sup> Street, Clearfield, PA 16830 and by posting the mortgaged premises known in this herein action as 486 E. 8<sup>th</sup> Street, Clearfield, PA 16830. All further service of legal papers, including but not limited to motions, petitions and rules shall be made by certified and regular mail to Defendant's last known address. Notice of Sheriff Sale, pursuant to Pennsylvania Rule of Civil Procedure 3129, may be made upon Defendant, **James P. Schucker**, by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

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

MAY 15 2006

Attest.

*John A. Ammerman*  
Prothonotary/  
Clerk of Courts

BY THE COURT,

*/s/ Fredric J. Ammerman*

FREDRIC J. AMMERMAN  
President Judge

7235 1797 0003 0390 0005

U.S. Postal Service™

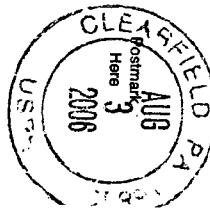
CERTIFIED MAIL™ RECEIPT

(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

OFFICIAL USE

Postage	\$	
Certified Fee		
Return Receipt Fee		
Restricted Delivery Fee (Endorsement Required)		
		\$ 4.85



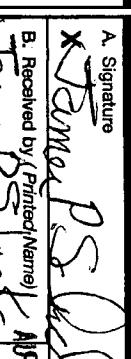
Sent To	JAMES P. SCHUCKER 486 E. 8TH STREET CLEARFIELD, PA 16830
Street, Apt. No., or PO Box No. City, State, ZIP+4	JAMES P. SCHUCKER 486 E. 8TH STREET CLEARFIELD, PA 16830

Total Postage & Fees	7005 0390 0003 7235 1797
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2. Article Number (Transfer from service label)	7005 0390 0003 7235 1797
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3. Service Type	<input type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.
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4. Restricted Delivery? (Extra Fee)	<input type="checkbox"/> Yes
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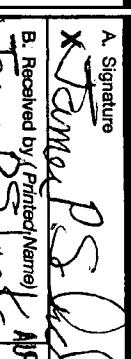
5. Signature	
B. Received by (Printed/Name) <b>James P. Schucker</b> <b>Aug 3 2006</b>	
D. Is delivery address different from Item 1? <input type="checkbox"/> Yes <input type="checkbox"/> No	

6. If YES, enter delivery address below:	
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7. Article Addressed to:	
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## SENDER: COMPLETE THIS SECTION

## COMPLETE THIS SECTION ON DELIVERY

A. Signature  Agent AddresseeB. Received by (Printed/Name) **James P. Schucker** **Aug 3 2006**

## C. Mailing Address

D. Is delivery address different from Item 1?  Yes  No

8. See Reverse for Instructions	
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9. PS Form 3811, February 2004	Domestic Return Receipt
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10. 102595-02-M-1540	
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