

UDREN LAW OFFICES, P.C.
BY: Mark J. Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400
pleadings@udren.com

ATTORNEY FOR PLAINTIFF

Champion Mortgage, A Division
of Key Bank, USA, National
Association
1270 Northland Drive
Suite 200
Mendota Heights, MN 55120
Plaintiff

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

v.

Julie Christine Ward n/k/a
Julie Christine Buehler
1216 Treasure Lake
DuBois, PA 15801
Defendant(s)

NO. 06-127-CD

FILED *ice Shff*
m/10:42/20/ Any pa
JAN 26 2006 *08500*
Unv

William A. Shaw
Prothonotary/Clerk of Courts

COMPLAINT IN MORTGAGE 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 this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so the case may proceed without you and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or property or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER. IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

LAWYERS REFERRAL SERVICE
David S. Meholick
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982

AVISO

Le han demandado a usted en la corte. Si usted quiere defenderse de estas demandas expuestas en las paginas siguientes, usted tiene veinte (20) dias de plazo al partir de la fecha de la demanda y la notificacion. Hace falta asentar una comparencia escrita o en persona o con un abogado y entregar a la corte en forma escrita sus defensas o sus objeciones a las demandas en contra de su persona. Sea avisado que si usted no se dafiende, la corte tomara medidas y puede continuar la demanda en contra suya sin previo aviso o notificacion. Ademias, la corte puede decidir a favor del demandante y requiere que usted cumpla con todas las provisiones de esta demanda. Usted puede perder dinero o sus propiedades u otros derechos importantes para usted.

LLEVE ESTA DEMANDA A UN ABOGADO INMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFICIENTE DE PAGAR TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

**David S. Meholic
Court Administrator
Clearfield County Courthouse
Clearfield, PA 16830
814-765-2641, ext. 5982**

NOTICE

The amount of your debt is as stated in the attached document. The name of the creditor to whom the debt is owed is as named in the attached document. Unless you notify us within 30 days after receipt of this Notice and the attached document that the validity of the stated debt, or any portion of it, is disputed, we will assume that the debt is valid. If you do notify us in writing of a dispute within the 30 day period, we will obtain verification of the debt or a copy of a judgment against you, and mail it to you. If you do not dispute the debt, it is not an admission of liability on your part. Also, upon your written request within the 30 day period, we will provide you with the name and address of the original creditor if different from the current creditor.

If you notify us in writing within the 30 day period as stated above, we will cease collection of your debt, or any disputed portion of it, until we obtain the information that is required and mail it to you. Once we have mailed to you the required information, we will then continue the collection of your debt.

This law firm is deemed to be a debt collector and this Notice and the attached document is an attempt to collect a debt, and any information obtained will be used for that purpose.

**UDREN LAW OFFICES, P.C.
/s/ Mark J. Udren, Esquire
Woodcrest Corporate Center
111 Woodcrest Road, Suite 200
Cherry Hill, NJ 08003-3620
(856) 669-5400**

1. Plaintiff is the Corporation designated as such in the caption on a preceding page. If Plaintiff is an assignee then it is such by virtue of the following recorded assignments:

Assignor: **N/A**

Assignments of Record to: **N/A**

Recording Date: **N/A**

2. Defendant(s) is the individual designated as such on the caption on a preceding page, whose last known address is as set forth in the caption, and unless designated otherwise, is the real owner(s) and mortgagor(s) of the premises being foreclosed.

3. On or about the date appearing on the Mortgage hereinafter described, at the instance and request of Defendant(s), Plaintiff (or its predecessor, hereinafter called Plaintiff) loaned to the Defendant(s) the sum appearing on said Mortgage, which Mortgage was executed and delivered to Plaintiff as security for the indebtedness. Said Mortgage is incorporated herein by reference in accordance with Pa.R.C.P. 1019 (g).

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: 1216 Treasure Lake
MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township
COUNTY: Clearfield
DATE EXECUTED: 9/10/03
DATE RECORDED: 9/17/03 Instrument # 200316828

The legal description of the mortgaged premises is attached hereto and made part hereof.

4. Said Mortgage is in default because the required payments have not been made as set forth below, and by its terms, upon breach and failure to cure said breach after notice, all sums secured by said Mortgage, together with other charges authorized by said Mortgage itemized below, shall be immediately due.

5. After demand, the Defendant(s) continues to fail or refuses to comply with the terms of the Mortgage as follows:

(a) by failing or refusing to pay the installments of

principal and interest when due in the amounts indicated below;

- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 1/23/06:

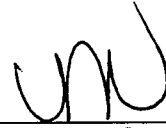
Principal of debt due	\$41,003.22
Unpaid Interest at 10.5% from 5/30/05 to 1/23/06 (the per diem interest accruing on this debt is \$11.80 and that sum should be added each day after 1/23/06)	4,715.43
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$22.77 should be added in accordance with the terms of the note each month after /23/06)	174.80
Attorneys Fees (anticipated and actual to 5% of principal)	<u>2,050.16</u>
TOTAL	\$48,548.61

7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the reduction provisions of Act 6, if applicable.

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not

been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$48,548.61 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



Mark J . Udren, ESQUIRE
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff
Attorney I.D. No. 04302

ALL THAT CERTAIN TRACT OF LAND DESIGNATED AS LOT NO. 75, SECTION NO. 3, "GRENADA", IN THE TREASURE LAKE SUBDIVISION IN SANDY TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA, RECORDED IN THE RECORDER OF DEEDS OFFICE IN MISC. DOCKET MAP FILE NO. 25.

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.

2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC. RECORDED IN MISC. BOOK VOL. 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.

3. ALL MINERAL AND MINING RIGHTS OF EVERY KIND AND NATURE.

4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY DEVELOPER OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.



2 Gatehall Drive
Parsippany, NJ 07054
1-800-490-8558

8/29/2005

JULIE BUEHLER
1216 TREASURE LAKE
DU BOIS, PA 15801

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 Homeowners' Emergency 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, you must MEET WITH A CONSUMER CREDIT COUNSELING AGENCY WITHIN 30 DAYS OF THE DATE OF THIS NOTICE. Take this Notice with you when you meet with the counseling agency.

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

La Notificación en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificación obtenga una traducción inmediatamente llamando esta agencia (Pennsylvania Housing Finance Agency) sin cargos al número mencionado arriba. Puedes ser elegible para un préstamo por el programa llamado "Homeowners' Emergency Mortgage Assistance Program" al cual puede salvar su casa de la pérdida del derecho a redimir su hipoteca.

HOMEOWNER'S NAME(S) : JULIE BUEHLER
BUEHLER
PROPERTY ADDRESS: 1216 TREASURE LAKE
DU BOIS, PA
LOAN ACCOUNT NUMBER: 18213207
CURRENT LENDER/SERVICER: Champion Mortgage, a division of Key Bank, USA, NA

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 provision of the Homeowners' 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,
- 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 the 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 designated consumer counseling agencies listed at the end of this Notice. This meeting must occur within the next thirty (30) days. IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.

CONSUMER CREDIT COUNSELING AGENCIES- if you attend a face-to-face meeting with one of the consumer credit counseling agencies listed at the end of this Notice, Champion Mortgage may NOT take further action against you for thirty (30) days after the date of this meeting. The names, addresses and telephone numbers of designated consumer counseling agencies for the county in which your property is located are set forth at the end of this Notice. It is only necessary to schedule one face-to-face meeting. You should advise this 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 Homeowners' Emergency Mortgage Assistance Fund. In order to do this, you must fill out, sign and file a completed Homeowners' Emergency Assistance 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 completed 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.

08/29/05

Champion MORTGAGE

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 additional 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 Agency of its decision on your application.

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

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

NATURE OF THE DEFAULT - The MORTGAGE debt held by the above lender on your property located at 1216 TREASURE LAKE, PA IS SERIOUSLY IN DEFAULT because:

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

	910.82
(a) 2@ \$455.41	\$60.24
(b) Late Charges:	\$0.00
(c) Other Charges(s):	(\$0.00)
(d) Less: Credit Balance:	\$1,397.54
(e) Total amount required as of 8/29/2005	

B. YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (if applicable):

HOW TO CURE THE DEFAULT- You may cure this default within THIRTY (30) days from the date of this letter BY PAYING THE TOTAL AMOUNT PAST DUE TO LENDER, WHICH IS PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES (and other charges) WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check, or money order made payable to Champion Mortgage at P.O. Box 15144, Albany, NY 12212-5144.

IF YOU DO NOT CURE THE DEFAULT- If you do not cure the default within THIRTY (30) days of this letter date, Champion Mortgage intends to exercise its right 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 amount of default is not made within THIRTY (30) days of the letter date, Champion Mortgage also intends to instruct their attorneys to start a legal action to foreclose upon your mortgaged property

IF THE MORTGAGE IS FORECLOSED UPON- The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before they begin legal proceedings against you, you will have to pay the reasonable attorney's fees actually incurred up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees actually incurred even if they are over \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include their reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorneys' 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 charges, charges then due, reasonable attorneys' 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 sheriff's sale could be held is would be approximately five (5) 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: Champion Mortgage a division of Key Bank, USA, NA
Address: Two Gatehall Dr., Parsippany, NJ 07054
Telephone Number: 800-490-8558

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

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



YOU MAY ALSO HAVE THE RIGHT

- To sell the property to obtain money to pay off the mortgage debt, or borrow money from another lending institution to pay off this debt.
- To have this default cured by any third party acting on your behalf.
- To have the mortgage restored to the same position as if no default had occurred. (However, you are not entitled to this right more than three times in a calendar year).
- To assert the nonexistence of a default in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents.
- To assert any other defense you believe you may have to such action by the lender.
- To seek protection under the federal bankruptcy law.

Sincerely,

Champion Mortgage
A division of Key Bank, USA, NA

We are attempting to collect a debt, and any information that we receive may be used for that purpose.

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

ADAMS COUNTY

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

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

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

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

ALLEGHENY COUNTY

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

Housing Opportunities
133 Seventh Street
McKeesport, PA 15132
412-664-1906
FAX 412-664-0873

PHFA (Marica Hess)
2275 Swallow Hill Road, Bldg. 200
Pittsburgh, PA 15220
412-429-2842
FAX 412-429-2835

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

Urban League of Pittsburgh
Bldg. For Equal Opportunity
One Smithfield St.
Pittsburgh, PA 15222-2222
412-227-4802
FAX 412-227-4870

Credit Counselors of PA
401 Wood St. Suite 906
Pittsburgh, PA 15222
FAX 412-338-9963

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

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

Armstrong County Community Action Agency
Armsdale Administration Bldg.
RD# 8 Box 287
Kittanning, PA 16201
724-548-3405
FAX 724-548-3413

BEAVER COUNTY

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

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

CCCS of Western Pennsylvania Inc.
971 Third Street
Beaver, PA 15009
724-774-0793

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

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

Credit Counselors of PA
401 Wood St. Suite 906
Pittsburgh, PA 15222
412-338-9963
FAX 412-338-9963

BEDFORD COUNTY

Bedford-Fulton Housing Services
RD.# 1, Box 384
Everett, PA 15537
814-623-9129
FAX 814-623-7187

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
814 445-9628 or 1800-452-0148
FAX 814-443-3690

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

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

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

BERKS COUNTY

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

Community Housing Counselor, Inc.
P.O. Box 244
Kenneth Square, PA 19348
610-444-3682
FAX 610-444-8243

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

BLAIR COUNTY

Bedford Fulton Housing Services
RD# 1 Box 384
Everett, PA 15537
814-623-9129
FAX 814-623-7187

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

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

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

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

208 W. Hamilton Avenue Suite 1
Hamilton Square Plaza
State College, PA 16801
814-238-3668
FAX 814-238-3669

31 W Market Street
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 Trekub Center of Northeastern PA

10 Public Avenue
Montrose, PA 18801
570-278-3338 or 800-982-4045
FAX 570-278-1889

33 Walnut Street
Wellsboro, PA 16901
570-724-5252
FAX 570-724-5783

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

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

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

931 Main Street
Honesdale, PA 18431
570-253-8941

BUCKS COUNTY

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

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

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

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

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

Germantown Settlement
218 W. Chelton Avenue
Philadelphia, PA 19144
215-849-6026
FAX 215-849-3446

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

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
610-821-4011 or 800-220-2733
FAX 610-821-3932

American Credit Counseling Institute

845 Coates Street
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

BUTLER COUNTY

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

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

CCCS of Western PA
1138 N Main St. Extension
Butler, PA 16001
724-282-7812

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

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

CAMBRIA COUNTY

Bedford-Fulton Housing Services
RD# 1 Box 384
Everett, PA 15537
814-623-9129
FAX 814-623-7187

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

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

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

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
814 445-9628 or 1800-452-0148
FAX 814-443-3690

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

AMERON 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 Pennsylvania Inc.
217 E Plank Road
Altoona, PA 16602
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FAX 814-944-5747

CARRON COUNTY

EOC of Schuylkill County
225 N Centre Street
Pottsville, PA 17901
570-622-1995
FAX 717-622-0429

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
610-821-4011 or 800-220-2733
717 & 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

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
717-455-4994 Hazleton
Fax 717-455-5631 - Call before faxing
717-836-4090 Tunkhannock

31 W Market Street
Wilkes-Barre, PA 18702
570-821-0837 or 800-922-9537
FAX 570-821-1785

208 W Hamilton Avenue Suite 1
Hamilton Square Plaza
State College, PA 16801
814-238-3668
FAX 814-238-3669

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

CENTRE COUNTY

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

Williamsport, PA 17703
570-326-0587
FAX 717-322-2197

CCCS of Northeastern PA
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Hamilton Square Plaza
State College, PA 16801
814-238-3668
FAX 814-238-3669

CHESTER COUNTY

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

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

Germantown Settlement
218 W. Chelton Avenue
Philadelphia, PA 19144
215-849-6026
FAX 215-849-3446

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
610-565-0846

Community Housing Counselor, Inc.
P.O. Box 244
Kenneth Square, PA 19348
610-444-3682
FAX 610-444-8243

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

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

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

America Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
610-874-1484

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

Philadelphia, PA 19103
215-567-7803
FAX 215-963-9941

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

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

American Credit Counseling Institute

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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
814-539-1688

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

Indiana County Community Action Program
827 Water Street. Box 187
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Champion MORTGAGE

Lycoming-Clinton Co Comm for Community
Action (STEP)
2138 Lincoln Street P.O. Box 1328

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CLINTON COUNTY

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COLUMBIA COUNTY

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Commission on Economics
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CRAWFORD COUNTY

Booker T Washington Center
1720 Holland Street
Erie, PA 16503
814-453-5744

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

Greater Erie Community Action
Committee
18 West 9th Street
Erie, PA 16501
814-459-4581
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John F Kennedy Center Inc.
2021 East 20th Street
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814-893-0400
FAX 814-898-1243

CUMBERLAND COUNTY

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

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

CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
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Community Action Comm of the Capital Region
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FAX 814-486-0825

ERIC COUNTY

Booker T Washington Center
1720 Holland Street
Erie, PA 16503

		814-453-5744 FAX 814-453-5749
<p>Greater Eric Comm Action Comm 18 West 9th Street Erie, PA 16501 814-459-4581 FAX 814-456-0161</p> <p>John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243</p> <p><i>FAYETTE COUNTY</i></p> <p>Action Housing, Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 16210 412-391-1956 or 412-281-2102 FAX 412-391-4512</p> <p>Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 412-462-9962</p> <p>Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690</p> <p>Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893</p> <p>Fayette Co. Community Action Agency, Inc. 140 North Beeson Avenue Uniontown, PA 15401 724-437-4418</p> <p>CCCS of Western PA 199 Edison Street Uniontown, PA 15401 724-439-8939</p> <p>CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290</p> <p><i>FOREST COUNTY</i></p> <p>Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street P.O. Box 547 Warren, PA 16365 814-726-2400 FAX 814-723-0510</p> <p><i>FRANKLIN COUNTY</i></p> <p>Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 717-762-3285</p>	<p>Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227</p> <p>YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948</p> <p>American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, PA 17331 717-637-3768 FAX 717-637-3294</p> <p>Urban League of Metropolitan Hgb. 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459</p> <p>CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589</p> <p>Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326</p> <p><i>FULTON COUNTY</i></p> <p>Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187</p> <p>CCCS of Western Pennsylvania Inc. 912 South George Street York, PA 17403 717-846-4176</p> <p>Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 717-762-3285</p> <p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</p> <p><i>GREENE COUNTY</i></p> <p>Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512</p> <p>Community Action Southwest 22 West High Street</p>	<p>Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964</p> <p>CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290</p> <p><i>HUNTINGDON COUNTY</i></p> <p>Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187</p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747</p> <p>Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343</p> <p><i>INDIANA COUNTY</i></p> <p>CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290</p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688</p> <p>Indiana County Community Action Program 827 Water Street. Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118</p> <p>CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335</p> <p><i>JEFFERSON COUNTY</i></p> <p>John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243</p> <p>CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812</p> <p>Indiana County Community Action Program</p>

Champion



MORTGAGE

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912 South George Street
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Waynesburg, PA 15370
724-852-2893
FAX 412-627-7713

827 Water Street. Box 187
Indiana, PA 15701
412-465-2657
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JUNIATA COUNTY

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814-944-8100
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Weatherization Office
917 Mifflin Street
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LACKAWANNA COUNTY

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LANCASTER COUNTY

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CCCS of Western Pennsylvania, Inc.
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York, PA 17403
717-846-4176

CCCS of Lehigh Valley
3671 Crescent Court East
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215-821-4011 or 1-800-220-2733
717 & 814 Only
FAX 215-821-8932

Tabor Community Services, Inc.
439 E King Street
Lancaster, PA 17602
717-397-5182 or 1-800-788-5062
FAX 717-399-4127

LAWRENE COUNTY

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

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

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

Housing Opportunities of Beaver County

724-728-7202
FAX 412-728-7202

LABANON COUNTY

Economic Opportunity Cabinet of
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225 North Centre Street
Pottsville, PA 17901
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Tabor Community Services, Inc.
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LUZERNE COUNTY

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Comm. On Econ Opportunity of Luzerne County
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FAX 570-829-1665 Call before faxing
717-455-4994 Hazelton
FAX 717-455-5631 Call before faxing
717-836-4090 Tunkhannock

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LYCOMING COUNTY

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MCKEAN COUNTY

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724-981-5310

CCCS of Western Pennsylvania, Inc.
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MIFFLING COUNTY

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MONROE COUNTY

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650 Corporate St. Suite 207 Beaver, PA 15009	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537	FAX 717-455-5631 Call before faxing 717-836-4090 Tunkhannock
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427
9 South 7 th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666
<i>MONTGOMERY COUNTY</i>	<i>MONTOUR COUNTY</i>	<i>HACE</i>
Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427	31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785	167 Allegheny Avenue 2 nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122
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Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753	<i>PERRY COUNTY</i>	CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, NJ 08002 215-563-5665
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CADCOM 701 Dekalb Street Norristown, PA 19401 610-277-6363 FAX 610-277-2123	Urban League of Metropolitan Harrisburg 2107 N 6 th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846
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CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown, PA 19401 215-563-5665	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	American Credit Counseling Institute
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FAX 570-587-9134/9135

31 W Market Street
Wilkes-Barre, PA 18702
570-821-0837 or 800-922-9537
FAX 570-821-1785

The trehab Center of Northeastern PA

185 Elmira Street. PO Box 218
Troy, PA 16947
570-297-2101
FAX 570-297-2799

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

Gennan Street PO Box 389
Dushore, PA 18614
FAX 570-297-2799
570-928-9668
FAX 570-28-8144

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

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

103 Warren Street PO Box 709

SUSQUEHANNA COUNTY

1400 Abington Executive Park Suite 1
Clarks Summit, PA 18411
570-587-9163 or 1-800-922-9537
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103 Warren Street PO Box 709
Tunkhannock, PA 18657
570-836-6840
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TIOGA COUNTY

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1514 Derry Street Harrisburg, PA 17104	Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	570-928-9668 FAX 570-28-8144
<p>7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889</p> <p>931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p> <p>103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p> <p><i>UNION COUNTY</i></p> <p>Lycoming-Clinton Co Comm for Comm Action (STEP) 2138 Lincoln Street. PO Box 1328 Williamsport, PA 17703 570-326-0587 FAX 717-322-2197</p> <p>CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-8100</p> <p><i>VENANGO COUNTY</i></p> <p>Greater Eric Comm Action Comm 18 West 9th Street Eric, PA 16501 814-459-4581 FAX 814-456-0161</p> <p>John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243</p> <p>CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812</p> <p><i>WASHINGTON COUNTY</i></p> <p>Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512</p> <p>CCCS of Western Pennsylvania, INC. 1 North Gate Square Greensburg, PA 15601 704-838-1290</p> <p>Credit Counselors of PA 401 Wood St. Suite 906 Pittsburgh, PA 15222 412-338-9963</p>	<p>Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873</p> <p>CCCS of Western Pennsylvania, Inc. 53 N College Street Washington, PA 15301 724-222-8292</p> <p>Mon-Valley Unemployed Committee 120 E 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9962</p> <p><i>WAYNE COUNTY</i></p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p>9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981</p> <p>The trehab Center of Northeastern PA</p> <p>185 Elmira Street. PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799</p> <p>17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783</p> <p>Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144</p> <p>7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889</p> <p>931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p> <p>103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p> <p><i>WESTMORELAND COUNTY</i></p>	<p>FAX 412-391-4512</p> <p>Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873</p> <p>Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893</p> <p>CCCS of Western Pennsylvania, Inc. 199 Edison Street Uniontown, PA 15401 724-439-8939</p> <p>Indiana County Community Action Program 827 Water Street. Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118</p> <p>Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688</p> <p><i>WYOMING COUNTY</i></p> <p>Comm Econ Opport of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 570-826-0510 or 1-800-822-0359 FAX 570-829-1665</p> <p>CCCS of Northeastern Pennsylvania</p> <p>1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135</p> <p>31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785</p> <p>The trehab Center of Northeastern PA</p> <p>185 Elmira Street. PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799</p> <p>17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783</p> <p>Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144</p>

<p>FAX 412-338-9963</p> <p>Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893</p>	<p>Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102</p>	<p>7 Lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889</p>
<p>931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817</p> <p>103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332</p> <p><i>YORK COUNTY</i></p> <p>American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294</p> <p>Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326</p> <p>Housing Council of York 116 North George Street York, PA 17401 717-854-1541 FAX 717-845-7934</p> <p>CCCS of Western Pennsylvania 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757</p> <p>CCCS of Western Pennsylvania 912 South George Street York, PA 17403 717-846-4176</p>		

V E R I F I C A T I O N

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff, a corporation unless designated otherwise; that he is authorized to take this Verification and does so because of the exigencies regarding this matter, and because Plaintiff must verify much of the information through agents, and because he has personal knowledge of some of the facts averred in the foregoing pleading; and that the statements made in the foregoing pleading are true and correct to the best of his knowledge, information and belief and the source of his information is public records and reports of Plaintiff's agents. The undersigned understands that this statement herein is made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.



Mark J . Udren, ESQUIRE
UDREN LAW OFFICES, P.C.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101205
NO: 06-127-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CHAMPION MORTGAGE

vs.

DEFENDANT: JULIE CHRISTINE WARD n/k/a JULIE CHRISTINE BUEHLER

SHERIFF RETURN

NOW, January 31, 2006 AT 11:17 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JULIE CHRISTINE WARD n/k/a JULIE CHRISTINE BUEHLER DEFENDANT AT 1216 TREASURE LAKE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JULIE CHRISTINE WARD, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: DEHAVEN / COUDRIET

FILED
0/9/06
APR 10 2006
William A. Shaw
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	UDREN	51943	10.00
SHERIFF HAWKINS	UDREN	51943	34.91

Sworn to Before Me This

_____ Day of _____ 2006

So Answers,


Chester A. Hawkins
Sheriff

UDREN LAW OFFICES, P.C.
BY: Mark J . Udren, Esquire
ATTY I.D. NO. 04302
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400

ATTORNEY FOR PLAINTIFF

Champion Mortgage, A Division
of Key Bank, USA, National
Association

Plaintiff

v.

Julie Christine Ward n/k/a
Julie Christine Buehler
Defendant


COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

NO. 06-127-CD

PRAECIPE TO DISCONTINUE WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly mark the above DISCONTINUED WITHOUT PREJUDICE,
upon payment of your costs only.


Mark J. Udren, Esquire
UDREN LAW OFFICES, P.C.
Attorney for Plaintiff

DATED: June 29, 2006

FILED

JUL 24 2006

M/12:10/4
William A. Shaw
Prothonotary

1 CERT TO ATT

W/ CERT OF DISC

COPY OF DISC

TO C/A

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

CIVIL DIVISION

**Champion Mortgage
Key Bank, USA, National Association**

Vs.

No. 2006-00127-CD

Julie Christine Ward

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on July 24, 2006, marked:

Discontinued without Prejudice

Record costs in the sum of \$85.00 have been paid in full by Udren Law Offices, P.C..

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 24th day of July A.D. 2006.

William A. Shaw, Prothonotary