

06-1157-CD

Countwide Home vs Stacey Rainey

2006-1157-CD

Countwide Home et al vs Stacey Rainey

# 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

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S

WHOLESALE LENDER

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

*Plaintiff*

vs.

STACEY L. RAINY

**Mortagor and Real Owner**

464 Graham Avenue

Clearfield, PA 16830

*Defendant*

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term 06-1157-CD  
No.

**CIVIL ACTION: MORTGAGE  
FORECLOSURE**

## NOTICE

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

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

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

## PENNSYLVANIA BAR ASSOCIATION

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

FILED 1ccShff  
M 11/26/06 Atty pd 85.00  
JUL 20 2006

William A. Shaw  
Prothonotary/Clerk of Courts

## KEYSTONE LEGAL SERVICES

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

## 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.

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

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

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

Resources available for Homeowners in Foreclosure

**ACT NOW!**

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at 800-641-4978 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call Beth at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-6219.

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.**

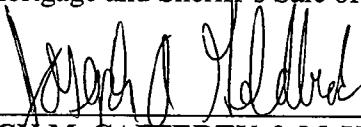
## COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER, 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The name and address of the Defendant is STACEY L. RAINY, 464 Graham Avenue, Clearfield, PA 16830-2826, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On May 31, 2000 mortgagor made, executed and delivered a mortgage upon the premises hereinafter described to AMERICA'S WHOLESALE LENDER, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200007562. 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 March 01, 2006, 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	\$28,472.19
Interest from 02/01/2006	\$1,234.42
through 07/31/2006 at 8.7500%	
Per Diem interest rate at \$6.82	
Reasonable Attorney's Fee	\$2,000.00
Late Charges from 03/01/2006 to 07/31/2006	\$73.55
Monthly late charge amount at \$14.71	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$117.78	
	<hr/>
	\$32,680.16

7. 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.
8. 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 \$32,680.16, together with interest at the rate of \$6.82, 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, John Smith, 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: 7-19-06



John Smith  
COUNTRYWIDE HOME LOANS INC.

# *Exhibit A*

**EXHIBIT "A"**

ALL THAT CERTAIN LOT OR PIECE OF GROUND SITUATE IN THE FOURTH WARD OF THE BOROUGH OF CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT A CORNER OF WOODLAND ROAD AND AN ALLEY; THENCE IN AN NORTHEASTERLY DIRECTION NEARLY AT RIGHT ANGLES TO SAID WOODLAND ROAD ALONG SAID ALLEY ONE HUNDRED (100') FEET, MORE OR LESS, TO CORNER OF LOT FORMERLY OF ROBERT STEWART, AND NOW OR FORMERLY OF RAY HENDRICKS; THENCE ALONG SAID HENDRICKS' LOT IN A NORTHWESTERLY DIRECTION SIXTY-EIGHT (68') FEET, MORE OR LESS, TO A POST; THENCE BY RESIDUE OF LOT NO. 26 IN A SOUTHWESTERLY DIRECTION FORTY (40') FEET, MORE OR LESS, TO LINE OF LOT NO. 27; THENCE ALONG LINE OF LOT NO. 27 SOUTHEASTERLY FIFTEEN (15') FEET, MORE OR LESS, TO A POST; THENCE BY RESIDUE OF LOT NO. 27 IN A SOUTHWESTERLY DIRECTION SIXTY (60') FEET, MORE OR LESS, TO POST IN LINE OF WOODLAND ROAD; THENCE BY SAID WOODLAND ROAD SOUTHEASTERLY SIXTY (60') FEET, MORE OR LESS, TO PLACE OF BEGINNING.

BEING IDENTIFIED IN THE CLEARFIELD COUNTY MAPPING AND ASSESSMENT OFFICE AS MAP NO. K08-247-00067.

# *Exhibit B*



HOME LOANS  
PO Box 9048  
Temecula, CA 92589-9048

*Send Payments To:*  
PO BOX 660694  
Dallas, TX 75266-0694

*Send Correspondence to:*  
PO Box 5170, MS SV314B  
Simi Valley, CA 93065



7113 8257 1470 7421 0752

PRESORTED  
First-Class Mail  
U.S. Postage  
and Fees Paid  
WSO

Stacey L Rainey  
464 GRAHAM AVE  
CLEARFIELD, PA 16830-2826

060501-BLQPA1



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

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

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

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

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

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

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

#### NOTICE OF INTENT TO FORECLOSE

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

#### YOU MUST TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

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

464 Graham Avenue Clearfield, PA

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Payments:</u>	March, 2006	- April, 2006	(2 mos. @ \$412.06/month)	\$824.12
	May, 2006	- May, 2006	(1 mos. @ \$449.31/month)	\$449.31
<u>Late Charges:</u>	March, 2006	- April, 2006	(2 mos. @ \$14.71/month)	\$29.42
<u>Other Late Charges:</u>	Total Late Charges:			\$0.00
	Uncollected Costs:			\$0.00
	Partial Payment Balance:			(\$0.00)
		<b>TOTAL DUE:</b>		<b>\$1,302.85</b>

E-mail use: Providing your e-mail address below will allow us to send you information on your account  
Account Number: 2814687  
Stacey L Rainey E-mail address

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

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

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-FIVE (35) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,302.85, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY-FIVE (35) DAY PERIOD.**

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

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

You can cure any other default by taking the following action within THIRTY-FIVE (35) DAYS of the date of this letter. (Do not use if not applicable)

**IF YOU DO NOT CURE THE DEFAULT** - If you do not cure the default within **THIRTY-FIVE (35) DAYS** of the date of this Notice, the lender intends to exercise its rights to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately and you may lose the chance to pay the mortgage in monthly installments. If full payment of the total amount past due is not made within **THIRTY-FIVE (35) DAYS**, the lender also intends to instruct its attorneys to start legal action to **foreclose upon your mortgaged property**

**IF THE MORTGAGE IS FORECLOSED UPON** - The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all the reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY-FIVE (35) DAY period, you will not be required to pay attorney's fees. YOU HAVE THE RIGHT TO REINSTATE AFTER ACCELERATION AND THE RIGHT TO ASSERT IN THE FORECLOSURE PROCEEDING THE NON-EXISTENCE OF A DEFAULT OR ANY OTHER DEFENSE YOU MAY HAVE TO ACCELERATION AND FORECLOSURE.**

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

**RIGHT TO CURE THE DEFAULT PRIOR TO SHERIFF'S SALE** - If you have not cured the default within the **THIRTY-FIVE (35) DAY** period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's Sale. You may do so by paying the total amount then past due, plus any late or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. **Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.**

**EARLIEST POSSIBLE SHERIFF'S SALE DATE** - It is estimated that the earliest date that such a Sheriff's Sale of the mortgage property could be held would be **approximately six (6) months from the date of this Notice**. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER:**

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

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

**ASSUMPTION OF MORTGAGE** - You may sell or transfer your home to a buyer or transferee who will assume the mortgage debt, provided that all the outstanding payments, charges and attorney's fees and costs are paid prior to or at the sale and that the other requirements of the mortgage are satisfied.

**YOU MAY ALSO HAVE THE RIGHT:**

TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT.

TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE

==

**THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)**

**TO ASSERT THE NONEXISTENCE OF A DEFAULT IN ANY FORECLOSURE PROCEEDING OR ANY OTHER LAWSUIT INSTITUTED UNDER THE MORTGAGE DOCUMENTS.**

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

**TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.**

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

If you are unable to cure the default on or before June 1, 2006, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

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

If you are interested in discussing any of these foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will need to evaluate whether that assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by June 1, 2006 as outlined above will result in the acceleration of your debt.

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

## APPENDIX C

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

#### ADAMS COUNTY

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

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

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

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

#### ALLEGHENY COUNTY

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

Action Housing, Inc.  
425 6<sup>th</sup> Avenue  
Suite 950  
Pittsburgh, PA 15219  
Ph: 412-391-1958  
Ph: 412-281-2102  
Ph: 800-792-2801  
Fax: 412-391-4512

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

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

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

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

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

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

#### ARMSTRONG COUNTY

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

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

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

#### BEAVER COUNTY

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

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

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

Mon-Valley Unemployed Committee  
120 E. 9<sup>th</sup> Avenue  
Homestead, PA 15120  
Ph: 412-482-9962  
Ph: 412-482-9964

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

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

Keystone Economic Development Corporation  
1934 Mary Grace Lane  
Johnstown, PA 15901  
Ph: 814-535-6556  
Fax: 814-539-1688

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

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

Tableland Services, Inc.  
535 East Main Street  
Somerset, PA 15501  
Ph: 814-445-9528  
Ph: 800-452-0148  
Fax: 814-443-3690

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

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

CCCS of Lehigh Valley  
3571 Crescent Court East  
Whitehall, PA 18052  
Ph: 610-821-4011  
Ph: 800-220-2733 (814 only)  
Fax: 610-821-8932

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

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

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

Keystone Economic Development Corp.  
1934 Mary Grace Lane  
Johnstown, PA 15901  
Ph: 814-535-6556  
Fax: 814-539-1688

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

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

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

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

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

**The Trehab Center of Northeastern PA**

10 Public Avenue  
Montrose, PA 18801  
Ph: 570-278-3338  
Ph: 800-982-4045  
Fax: 570-278-1889

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**BUTLER COUNTY**

Action Housing, Inc.  
425 6<sup>th</sup> Avenue  
Suite 950  
Pittsburgh, PA 15219  
Ph: 412-391-1958  
Ph: 412-281-2102

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

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

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

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

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

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

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

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

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

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

Tableland Services, Inc.  
535 East Main Street  
Somerset, PA 15501  
Ph: 814-445-9828  
Ph: 800-452-0148  
Fax: 814-443-3690

**CAMERON COUNTY**

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

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

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

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

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

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

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

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

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

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

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

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

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

CCCS of Northeastern PA  
201 Basis Street  
Williamsport, PA 17703  
Ph: 570-323-6527  
Fax: 570-323-6526

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

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

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

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

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

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

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

CCCS of Delaware Valley  
1515 Market Street  
Suite 1325  
Philadelphia, PA 19107  
Ph: 215-563-5665  
Fax: 215-563-7020

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Greater Erie Community Action Committee  
18 West 9<sup>th</sup> Street  
Erie, PA 16501  
Ph: 814-459-4581  
Fax: 814-455-0161

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

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

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

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

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

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

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

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

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

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

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

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

Media Fellowship House  
302 S. Jackson Street  
Media, PA 19063  
Ph: 610-565-0846  
Fax: 610-565-8557

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**LACKAWANNA COUNTY**  
CCCS of Northeastern Pennsylvania  
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**CCCS of Western Pennsylvania, Inc.**  
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**CCCS of Lehigh Valley**  
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**Tabor Community Services, Inc.**  
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Shenango Valley Urban League, Inc.  
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**Housing Opportunities of Beaver County**  
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**LEBANON COUNTY**  
Economic Opportunity Cabinet of Schuylkill County  
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Lycoming-Clinton Counties Commission for Community Action (STEP) 2138 Lincoln Street Post Office Box 1328 Williamsport, PA 17703 Ph: 570-328-0587 Fax: 570-322-2197	<b>MONTGOMERY COUNTY</b> Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 Ph: 215-765-1221 Fax: 215-765-1427	<b>NORTHAMPTON COUNTY</b> <u>CCCS of Lehigh Valley</u> 3671 Crescent Court East Whitehall, PA 18052 Ph: 610-821-4011 Ph: 800-220-2733 (717 and 814 only) Fax: 610-821-8932
<b>McKEAN COUNTY</b> John F. Kennedy Center, Inc. 2021 East 20 <sup>th</sup> Street Erie, PA 16510 Ph: 814-898-0400 Fax: 814-898-1243	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown, PA 19401 Ph: 215-563-5665	<b>NORTHUMBERLAND COUNTY</b> <u>CCCS of Northeastern Pennsylvania</u> 31 W. Market Street Post Office Box 1127 Wilkes-Barre, PA 18702 Ph: 570-821-0837 Ph: 800-922-9537 Fax: 570-821-1785
Northern Tier Community Action Group Post Office Box 389 135 W. 4 <sup>th</sup> Street Emporium, PA 15834 Ph: 814-486-1161 Fax: 814-486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 Ph: 215-563-5665 Fax: 215-864-2666	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 Ph: 570-587-9163 Ph: 800-922-9537 Fax: 570-587-9134 Fax: 570-587-9135
<b>MERCER COUNTY</b> Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 Ph: 724-981-5310	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 Ph: 215-324-7500 Fax: 215-324-8753	201 Basin Street Williamsport, PA 17703 Ph: 570-323-6627 Fax: 570-323-6626
CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 Ph: 724-282-7812	Community Action Development Comm 113 E. Main Street Norristown, PA 19401 Ph: 610-277-6363 Fax: 610-277-2123	Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 Ph: 570-622-1995 Fax: 570-622-0429
<b>MIFFLIN COUNTY</b> CCCS of Western Pennsylvania, Inc. 217 E. Plank Road Altoona, PA 16602 Ph: 814-944-8100 Fax: 814-944-5747	Community Housing Counselors Inc. Post Office Box 244 Kennett Square, PA 19348 Ph: 215-444-3682 Fax: 215-444-8243	<b>PERRY COUNTY</b> <u>CCCS of Western Pennsylvania, Inc.</u> 2000 Linglestown Road Harrisburg, PA 17102 Ph: 717-541-1757 Fax: 717-541-4670
CCCS of Northeastern Pennsylvania 1631 S. Atherton Street Suite 100 State College, PA 16801 Ph: 814-238-3668 Fax: 814-238-3669	Media Fellowship House 302 S. Jackson Street Media, PA 19063 Ph: 610-565-0846 Fax: 610-565-8567	Urban League of Metropolitan Harrisburg 2107 N. 6 <sup>th</sup> Street Harrisburg, PA 17101 Ph: 717-234-5925 Fax: 717-234-9459
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 Ph: 814-643-2343	Phila Council for Community Advmnt 100 North 17 <sup>th</sup> Street, Suite 600 Philadelphia, PA 19103 Ph: 215-567-7803 Fax: 215-963-9941	YWCA of Carlisle 301 G Street Carlisle, PA 17013 Ph: 717-243-3818 Fax: 717-243-3948
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144 E. Dekalb Pike King of Prussia, PA 19406 Ph: 610-971-2210 Fax: 610-265-4814	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 Ph: 814-643-2343	

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658 North Wolts Street  
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**SCHUYLKILL COUNTY**  
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Reading, PA 19601  
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CCCS of Western Pennsylvania, Inc.  
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Tableland Services Inc.  
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Keystone Economic Development Corp.  
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Johnstown, PA 15901  
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CCCS of Western PA  
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2021 East 20<sup>th</sup> Street  
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**Credit Counselors of PA**  
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**Community Action Southwest**  
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53 N. College Street  
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Tableland Services Inc.  
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Box 339  
Montrose, PA 18801  
Ph: 570-278-3338  
Ph: 800-982-4045  
Fax: 570-278-1889

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

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

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

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

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

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

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

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

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

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101735  
NO: 06-1157-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: COUNTRYWIDE HOME LOANS INC. f/k/a AMERICA'S WHOLESALE LENDER  
vs.  
DEFENDANT: STACEY L. RAINY

SHERIFF RETURN

NOW, August 01, 2006 AT 2:00 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON STACEY L. RAINY DEFENDANT AT SHERIFF'S OFFICE 1 N. 2ND ST., SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO STACEY L. RAINY, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: HAWKINS /

FILED  
02:45 LM  
AUG - 8 2006

WILLIAM A. HAWKINS  
Sheriff

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	264715	10.00
SHERIFF HAWKINS	GOLDBECK	264715	23.00

Sworn to Before Me This  
\_\_\_\_ Day of \_\_\_\_\_ 2006

So Answers,

*Chester A. Hawkins*  
*by Marilyn Harris*  
Chester A. Hawkins  
Sheriff

**In the Court of Common Pleas of Clearfield County**

**COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S  
WHOLESALE LENDER**  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

STACEY L. RAINES  
(Mortgagor(s) and Record Owner(s))  
464 Graham Avenue  
Clearfield, PA 16830

**Plaintiff**

VS.

**Defendant(s)**

**FILED** Atty pd.  
m 111:3301 20.00  
SEP 07 2006 Notice to  
Def.  
William A. Shaw  
Prothonotary/Clerk of Court  
Statement +  
to Atty  
(EK)  
No. 06-1157-CD

## **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 STACEY L. RAINES, by default for want of an Answer.

Assess damages as follows:

Debt \$33,190.66

Interest - 02/01/2006 to 09/05/2006

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 September 7, 2000, Judgment is entered in favor of COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER and against STACEY L. RAINES by default for want of an Answer and damages assessed in the sum of \$33,190.66 as per the above Certification.

---

## Prothonotary

**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: **August 22, 2006**

TO:

**STACEY L. RAINY**  
464 Graham Avenue  
Clearfield, PA 16830-2826

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S  
WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

*Plaintiff*

vs.  
**STACEY L. RAINY**  
(Mortgagor(s) and Record Owner(s))  
464 Graham Avenue  
Clearfield, PA 16830

In the Court of  
Common Pleas  
of Clearfield County

**CIVIL ACTION - LAW**

Action of  
Mortgage Foreclosure

Term  
No. 06-1157-CD

*Defendant(s)*

TO: **STACEY L. RAINY**  
464 Graham Avenue  
Clearfield, PA 16830-2826

**IMPORTANT NOTICE**

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

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

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

*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

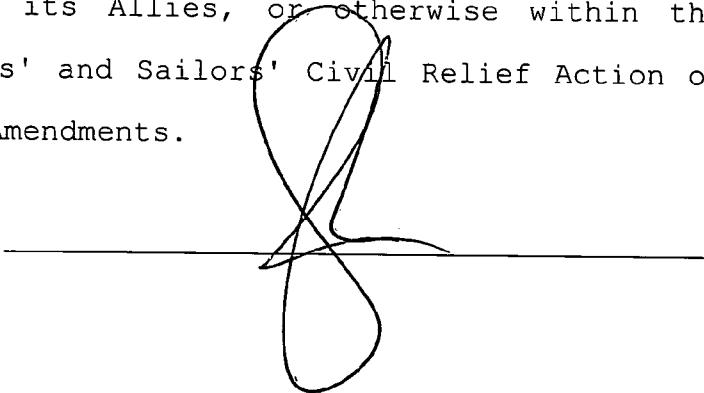
VERIFICATION OF NON-MILITARY SERVICE

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, STACEY L. RAINES, is about unknown years of age, that Defendant's last known residence is 464 Graham Avenue, Clearfield, PA 16830-2826, and is engaged in the unknown business located at unknown address.

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

Date: \_\_\_\_\_

A large, handwritten signature is written over the bottom line. It consists of a stylized, cursive 'S' shape that loops back on itself, with a vertical line extending downwards from the middle of the loop.

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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

Plaintiff  
vs.

STACEY L. RAINY  
(Mortgagor(s) and Record owner(s))  
464 Graham Avenue  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 06-1157-CD

**ORDER FOR JUDGMENT**

Please enter Judgment in favor of COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER, and against STACEY L. RAINY 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 \$33,190.66.

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 COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER 7105 Corporate Drive PTX B-35 Plano, TX 75024-3632 and that the name(s) and last known address(es) of the Defendant(s) is/are STACEY L. RAINY, 464 Graham Avenue Clearfield, PA 16830-2826;

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 \$28,472.19

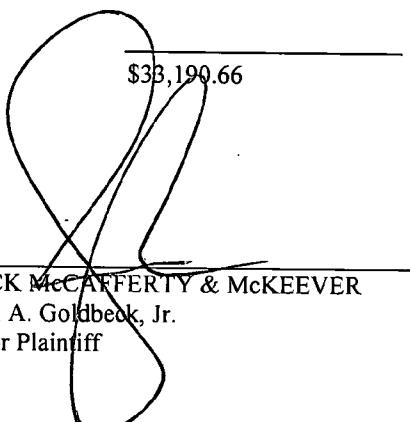
Interest from 02/01/2006 through  
09/05/2006 \$1,479.94

Reasonable Attorney's Fee \$2,000.00

Late Charges \$102.97

Costs of Suit and Title Search \$900.00

Escrow Balance Deficit \$235.56

  
\$33,190.66

---

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

AND NOW, this 7<sup>th</sup> day of September, 2006 damages are assessed as above.

  
\_\_\_\_\_  
Pro Prothy

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

 COPY

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALe LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

Plaintiff

No. 06-1157-CD

vs.

STACEY L. RAINey  
(**Mortgagors and Record Owner(s)**)  
464 Graham Avenue  
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:  9/1/06

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

Countrywide Home Loans, Inc.  
America's Wholesale Lender  
Plaintiff(s)

No.: 2006-01157-CD

Real Debt: \$33,190.66

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Stacey L. Rainey  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: September 7, 2006

Expires: September 7, 2011

Certified from the record this 7th day of September, 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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

Plaintiff

vs.

STACEY L. RAINY  
Mortgagor(s) and Record Owner(s)  
464 Graham Avenue  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 06-1157-CD

**PRAECIPE FOR WRIT OF EXECUTION**

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

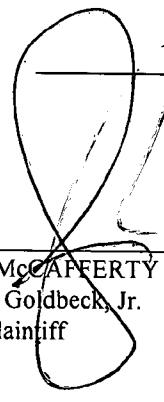
Interest from  
02/01/2006 to  
09/05/2006 at  
8.7500%

\$33,190.66

Prothonotary costs

125.00

(Costs to be added)

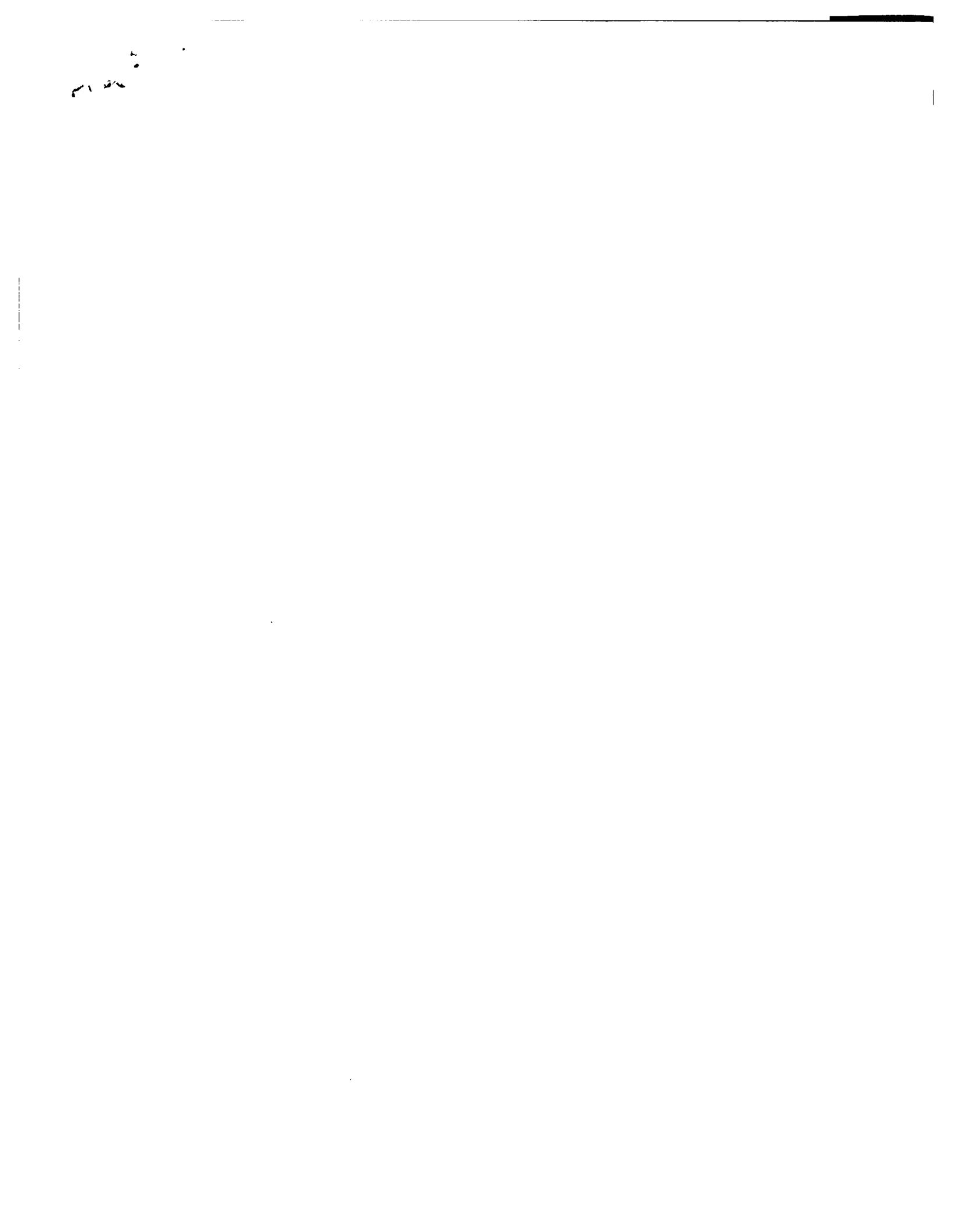
  
GOLDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

FILED  
m/10/5/06  
SEP 07 2006  
Atty pd. 2000  
1cc@lawnits  
w/prop.descri.

to Shft

JK

William A. Shaw  
Prothonotary/Clerk of Courts



Term  
No. 06-1157-CD  
**IN THE COURT OF COMMON PLEAS**

**COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S  
WHOLESALE LENDER**

**FILED**

**SEP 07 2006**

William A. Shaw  
Prothonotary/Clerk of Courts

STACEY L. RAINES  
(Mortgagor(s) and Record Owner(s))  
464 Graham Avenue  
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

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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

Plaintiff  
vs.

STACEY L. RAINY  
(**Mortgagor(s) and Record Owner(s)**)  
464 Graham Avenue  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 06-1157-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER, 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:

464 Graham Avenue  
Clearfield, PA 16830

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

STACEY L. RAINY  
464 Graham Avenue  
Clearfield, PA 16830-2826

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

STACEY L. RAINY  
464 Graham Avenue  
Clearfield, PA 16830-2826

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:

PNC BANK NATIONAL ASSOCIATION  
2730 Liberty Avenue  
Pittsburg, PA 15222

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  
464 Graham Avenue  
Clearfield, PA 16830

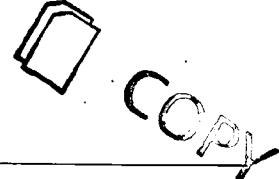
(attach separate sheet if more space is needed)

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 5, 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



COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

vs.

STACEY L. RAINY  
464 Graham Avenue  
Clearfield, PA 16830

In the Court of Common Pleas of  
Clearfield County

No. 06-1157-CD

WRIT OF EXECUTION  
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

**To the Sheriff of Clearfield County, Pennsylvania**

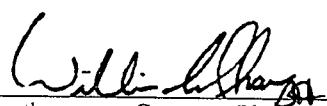
To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property:

PREMISES: 464 Graham Avenue Clearfield, PA 16830

See Exhibit "A" attached

AMOUNT DUE	
Interest From 02/01/2006 Through 09/05/2006	<u>\$33,190.66</u>
(Costs to be added)	
Prothonotary costs	<u>125.00</u>

Dated: 9/7/06

  
Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy \_\_\_\_\_

Term  
No. 06-1157-CD

IN THE COURT OF COMMON PLEAS

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S  
WHOLESALE LENDER

vs.

STACEY L. RAINNEY  
Mortagor(s)  
464 Graham Avenue Clearfield, PA 16830

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	\$33,190.66
INTEREST from	\$ _____
COSTS PAID:	\$ 125.00
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

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

All that certain lot or piece of ground situate in the Fourth Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

Beginning at a corner of Woodland Road and an alley; thence in an Northeasterly direction nearly at right angles to said Woodland Road along said alley one hundred (100') feet, more or less, to corner of lot formerly of Robert Stewart, and now or formerly of Ray Hendricks; thence along said Hendricks' lot in a Northwesterly direction sixty-eight (68') feet, more or less, to a post; thence by residue of Lot No. 26 in a Southwesterly direction forty (40') feet, more or less, to line of Lot No. 27; thence along line of Lot No. 27 Southeasterly fifteen (15') feet, more or less, to a post; thence by residue of Lot No. 27 in a Southwesterly direction sixty (60') feet, more or less, to post in line of Woodland Road; thence by said Woodland Road Southeasterly sixty (60') feet, more or less, to place of beginning.

Being identified in the Clearfield County Mapping and Assessment Office as Map No. K08-247-00067.

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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

Plaintiff  
vs.

STACEY L. RAINY  
Mortgagor(s) and  
Record Owner(s)

464 Graham Avenue  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS  
of Clearfield County  
CIVIL ACTION – LAW  
ACTION OF MORTGAGE FORECLOSURE

Term  
No. 06-1157-CD

FILED *mitt. 2006* NOV 20 2006  
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  
*Joseph A. Goldbeck*  
BY: Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

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



		Affix Stamp Here (If issued as a certificate of mail or for additional cost of this bill) Postmark and Date of Receipt			
		02 1A	0004340453	OCT 03 2006	MAILED FROM ZIPCODE 19106
Article Number	Recipient (Name, Street, City, State, & ZIP Code)	Postage	Fee	H	C
1.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675	PNC BANK NATIONAL			
2.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830	TENANTS/OCCUPANTS 464 Graham Avenue Clearfield, PA 16830			
3.					
4.					
5.					
6.					
7.					
8.					
Total Number of Pieces Listed by Sender	1	Total Number of Pieces Received at Post Office	4	Postmaster, Per (Name of receiving employee)	

See Privacy Act Statement on Reverse

PS Form 3877, February 2002 (Page 1 of 2)

CWD-6219

STACEY L. RAINY

*Clearfield*

**GOLDBECK McCAFFERTY & McKEEVER**

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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

Plaintiff

vs.

STACEY L. RAINY  
**Mortgagor(s) and Record Owner(s)**

464 Graham Avenue  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 06-1157-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER, 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:

464 Graham Avenue  
Clearfield, PA 16830

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

STACEY L. RAINY  
464 Graham Avenue  
Clearfield, PA 16830-2826

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

STACEY L. RAINY  
464 Graham Avenue  
Clearfield, PA 16830-2826

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:

PNC BANK NATIONAL ASSOCIATION  
2730 Liberty Avenue  
Pittsburgh, PA 15222

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  
464 Graham Avenue  
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: November 6, 2006



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

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

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

**FILED**

FEB 16 2007

M/3:00/07

William A. Shaw  
Prothonotary/Clerk of Courts

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

Plaintiff

vs.

STACEY L. RAINY  
Mortgagor(s) and Record Owner(s)  
464 Graham Avenue  
Clearfield, PA 16830

Defendant(s)

1 cent to Attn  
1 cent w/6watts to  
IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 06-1157-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

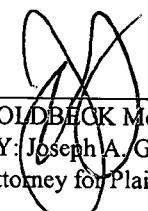
\$33,190.66

Interest from  
09/06/2006 to Date of  
Sale at 8.7500%

(Costs to be added)

Prothonotary costs

145.00

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

Term  
No. 06-1157-CD  
**IN THE COURT OF COMMON PLEAS**  
**COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S**  
**WHOLESALE LENDER**

vs.

STACEY L. RAINES  
(Mortgagor(s) and Record Owner(s))  
464 Graham Avenue  
Clearfield, PA 16830

---

**PRAECLPPE FOR WRIT OF EXECUTION**  
(Mortgage Foreclosure)

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Joseph A. Goldbeck, Jr.  
Attorney for Plaintiff

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Goldbeck McCafferty & McKeever  
Suite 5000 – Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-627-1322

All that certain lot or piece of ground situate in the Fourth Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

Beginning at a corner of Woodland Road and an alley; thence in an Northeasterly direction nearly at right angles to said Woodland Road along said alley one hundred (100') feet, more or less, to corner of lot formerly of Robert Stewart, and now or formerly of Ray Hendricks; thence along said Hendricks' lot in a Northwesterly direction sixty-eight (68') feet, more or less, to a post; thence by residue of Lot No. 26 in a Southwesterly direction forty (40') feet, more or less, to line of Lot No. 27; thence along line of Lot No. 27 Southeasterly fifteen (15') feet, more or less, to a post; thence by residue of Lot No. 27 in a Southwesterly direction sixty (60') feet, more or less, to post in line of Woodland Road; thence by said Woodland Road Southeasterly sixty (60') feet, more or less, to place of beginning.

TAX PARCEL #: 4-4-K08-247-67

PROPERTY ADDRESS: 464 GRAHAM AVENUE, CLEARFIELD, PA 16830

**FILED**  
FEB 16 2007  
William A. Sherrill  
Probate Court Clerk of Courts

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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

In the Court of Common Pleas of  
Clearfield County

vs.

No. 06-1157-CD

STACEY L. RAINES  
464 Graham Avenue  
Clearfield, PA 16830

**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: 464 Graham Avenue Clearfield, PA 16830

See Exhibit "A" attached

AMOUNT DUE \$33,190.66

Interest From 09/06/2006  
Through Date of Sale

(Costs to be added)

Prothonotary costs \$145.00

Dated: FEB. 16, 2007

William A. Shulz  
Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy

Term  
No. 06-1157-CD

IN THE COURT OF COMMON PLEAS

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S  
WHOLESALE LENDER

vs.

STACEY L. RAINNEY

Mortagor(s)

464 Graham Avenue Clearfield, PA 16830

WRIT OF EXECUTION

(Mortgage Foreclosure)

REAL DEBT	<u>\$33,190.66</u>
INTEREST from	<u>\$</u>
COSTS PAID:	<u>\$</u>
PROTHY	<u>\$</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 19106-1532  
(215) 627-1322

All that certain lot or piece of ground situate in the Fourth Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

Beginning at a corner of Woodland Road and an alley; thence in an Northeasterly direction nearly at right angles to said Woodland Road along said alley one hundred (100') feet, more or less, to corner of lot formerly of Robert Stewart, and now or formerly of Ray Hendricks; thence along said Hendricks' lot in a Northwesterly direction sixty-eight (68') feet, more or less, to a post; thence by residue of Lot No. 26 in a Southwesterly direction forty (40') feet, more or less, to line of Lot No. 27; thence along line of Lot No. 27 Southeasterly fifteen (15') feet, more or less, to a post; thence by residue of Lot No. 27 in a Southwesterly direction sixty (60') feet, more or less, to post in line of Woodland Road; thence by said Woodland Road Southeasterly sixty (60') feet, more or less, to place of beginning.

TAX PARCEL #: 4-4-K08-247-67

PROPERTY ADDRESS: 464 GRAHAM AVENUE, 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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

Plaintiff  
vs.

STACEY L. RAINY  
(Mortgagor(s) and Record Owner(s))  
464 Graham Avenue  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 06-1157-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER, 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:

464 Graham Avenue  
Clearfield, PA 16830

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

STACEY L. RAINY  
464 Graham Avenue  
Clearfield, PA 16830-2826

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

STACEY L. RAINY  
464 Graham Avenue  
Clearfield, PA 16830-2826

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:

PNC BANK NATIONAL ASSOCIATION  
2730 Liberty Avenue  
Pittsburgh, PA 15222

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.

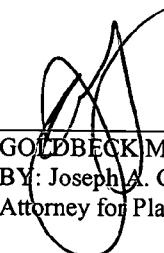
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS  
464 Graham Avenue  
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: February 14, 2007

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

**GOLDBECK McCAFFERTY & McKEEVER**

BY: Joseph A. Goldbeck, Jr.  
Attorney I.D.#16132  
Suite 5000 - Mellon Independence Center  
701 Market Street  
Philadelphia, PA 19106-1532  
215-825-6318  
Attorney for Plaintiff

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632  
Plaintiff

vs.

STACEY L. RAINY  
**Mortgagor(s) and Record Owner(s)**

464 Graham Avenue  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 06-1157-CD

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

**NOTICE OF SHERIFF'S SALE OF REAL PROPERTY**

TO: RAINY, STACEY  
**STACEY L. RAINY**  
464 Graham Avenue  
Clearfield, PA 16830-2826

Your house at 464 Graham Avenue, Clearfield, PA 16830 is scheduled to be sold at Sheriff's Sale on \_\_\_\_\_, at 10:00 AM, in Clearfield County Courthouse, Clearfield, PA to enforce the court judgment of \$33,190.66 obtained by COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER against you.

**NOTICE OF OWNER'S RIGHTS**  
**YOU MAY BE ABLE TO PREVENT THIS SHERIFF'S SALE**

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

1. The sale will be cancelled if you pay to COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call: 215-825-6329 or 1-866-413-2311
2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause.

3. You may also be able to stop the sale through other legal proceedings.

You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

**YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE.**

1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of 814-765-2641.
2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property.
3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff of 814-765-2641.
4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened.
5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you.
6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed.
7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale.

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

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

Resources available for Homeowners in Foreclosure

**ACT NOW!**

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website [www.hud.gov](http://www.hud.gov) for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at 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 our toll free number at 1-866-413-2311 or via email at [homeretention@goldbecklaw.com](mailto:homeretention@goldbecklaw.com). Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-6219.

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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20439  
NO: 06-1157-CD

PLAINTIFF: COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER

vs.

DEFENDANT: STACEY L. RAINY

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 09/07/2006

LEVY TAKEN 09/29/2006 @ 9:31 AM

POSTED 09/29/2006 @ 9:31 AM

SALE HELD

SOLD TO

WRIT RETURNED 04/18/2007

DATE DEED FILED NOT SOLD

FILED

APR 18 2007

William A. Shaw  
Prothonotary/Clerk of Courts

DETAILS

09/29/2006 @ 9:31 AM SERVED STACEY L. RAINY

SERVED STACEY L. RAINY, DEFENDANT, AT HER RESIDENCE 464 GRAHAM AVENUE, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO STACEY L. RAINY

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

@ SERVED

NOW, NOVEMBER 27, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR DECEMBER 1, 2006 TO JANUARY 5, 2007.

@ SERVED

NOW DECEMBER 13, 2006 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JANUARY 5, 2007.

@ SERVED

NOW, APRIL 17, 2007 RETURN THE WRIT AS TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20439  
NO: 06-1157-CD

PLAINTIFF: COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER  
vs.  
DEFENDANT: STACEY L. RAINY

Execution REAL ESTATE

SHERIFF RETURN

---

SHERIFF HAWKINS \$174.46

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

  
By Amhera Bitter-Oyler  
Chester A. Hawkins  
Sheriff

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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

**In the Court of Common Pleas of  
Clearfield County**

vs.

No. 06-1157-CD

STACEY L. RAINES  
464 Graham Avenue  
Clearfield, PA 16830

**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: 464 Graham Avenue Clearfield, PA 16830

See Exhibit "A" attached

AMOUNT DUE	<u>\$33,190.66</u>
Interest From 02/01/2006	
Through 09/05/2006	
(Costs to be added)	
Prothonotary costs	<u>125.00</u>

Dated: 9/7/88

Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy \_\_\_\_\_

Received September 7, 2006 @ 3:30 P.M.  
Chester A. Hawkins  
by Cynthia Butler-Aughenbaugh

Term  
No. 06-1157-CD

IN THE COURT OF COMMON PLEAS

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S  
WHOLESALE LENDER

vs.

STACEY L. RAINY

Mortagor(s)

464 Graham Avenue Clearfield, PA 16830

WRIT OF EXECUTION  
(Mortgage Foreclosure)

REAL DEBT	\$33,190.66
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ 105.00
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 piece of ground situate in the Fourth Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

Beginning at a corner of Woodland Road and an alley; thence in an Northeasterly direction nearly at right angles to said Woodland Road along said alley one hundred (100') feet, more or less, to corner of lot formerly of Robert Stewart, and now or formerly of Ray Hendricks; thence along said Hendricks' lot in a Northwesterly direction sixty-eight (68') feet, more or less, to a post; thence by residue of Lot No. 26 in a Southwesterly direction forty (40') feet, more or less, to line of Lot No. 27; thence along line of Lot No. 27 Southeasterly fifteen (15') feet, more or less, to a post; thence by residue of Lot No. 27 in a Southwesterly direction sixty (60') feet, more or less, to post in line of Woodland Road; thence by said Woodland Road Southeasterly sixty (60') feet, more or less, to place of beginning.

Being identified in the Clearfield County Mapping and Assessment Office as Map No. K08-247-00067.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME STACEY L. RAINY

NO. 06-1157-CD

NOW, April 17, 2007, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Stacey L. Rainey to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	2.00
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.46
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	
CONTINUED SALES	20.00
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$174.46</b>

**DEED COSTS:**

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
<b>TOTAL DEED COSTS</b>	<b>\$0.00</b>

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	33,190.66
INTEREST @ 7.9600	(5,829,450.2
FROM 02/01/2006 TO	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>(\$5,796,239.62)</b>
<b>COSTS:</b>	
ADVERTISING	368.26
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	174.46
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$811.72</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

GOLDBECK McCAFFERTY & MCKEEVER  
A PROFESSIONAL CORPORATION  
SUITE 5000 - MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106-1532  
(215) 627-1322  
FAX (215) 627-7734

November 27, 2006

Clearfield

Chester A. Hawkins  
SHERIFF OF CLEARFIELD COUNTY  
Sheriff's Office  
230 E. Market Street  
Clearfield, PA 16830  
FAX 814-765-5915

RE: COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER  
vs.  
STACEY L. RAINY  
Term No. 06-1157-CD

Property address:

464 Graham Avenue  
Clearfield, PA 16830

Sheriff's Sale Date: December 01, 2006

Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for December 01, 2006 to January 05, 2007.

Thank you for your cooperation.

Very truly yours,

Joseph A. Goldbeck, Jr.  
JOSEPH A. GOLDBECK, JR.

JAG/AmyG

cc: Lisa A. Coleman  
COUNTRYWIDE HOME LOANS INC.  
Acct. #2814687

**GOLDBECK McCAFFERTY & McKEEVER  
A PROFESSIONAL CORPORATION  
SUITE 5000 - MELLON INDEPENDENCE CENTER  
701 MARKET STREET  
PHILADELPHIA, PA 19106-1532  
(215) 627-1322  
FAX (215) 627-7734**

December 13, 2006

Clearfield

Chester A. Hawkins  
SHERIFF OF CLEARFIELD COUNTY  
Sheriff's Office  
230 E. Market Street  
Clearfield, PA 16830  
FAX: 814-765-5915

**RE: COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER  
vs.  
STACEY L. RAINNEY  
Term No. 06-1157-CD**

**Property address:**

**464 Graham Avenue  
Clearfield, PA 16830**

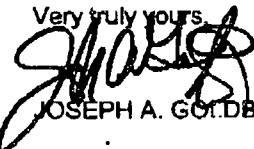
**Sheriff's Sale Date: January 05, 2007**

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. I collected \$0.00 towards my client's debt.

Thank you for your cooperation.

Very truly yours,



JOSEPH A. GOLDBECK, JR.

JAG/jlb

**cc: Lisa A. Coleman  
COUNTRYWIDE HOME LOANS INC.  
Acct. #2814687**

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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

Plaintiff  
vs.

STACEY L. RAINY  
Mortgagor(s) and  
Record Owner(s)

464 Graham Avenue  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 06-1157-CD

FILED *no cc*  
MAY 24 2007  
APR 12 2007  
CLM

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:

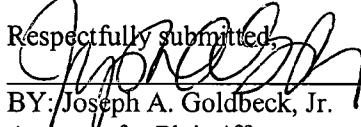
() Personal Service by the Sheriff's Office/competent adult (copy of return attached).  
() Certified mail by Joseph A. Goldbeck, Jr. (original green Postal return receipt attached).  
() Certified mail by Sheriff's Office.  
() Ordinary mail by Joseph A. Goldbeck, Jr., Esquire to Attorney for Defendant(s)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



Rainy, Snow

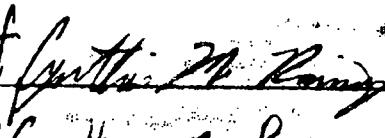


Date Produced: 03/05/2007

GOLDBECK MCCAFFERTY & MCKEEVER

The following is the delivery information for Certified item number 7111 4342 3630 0007 7508. Our records indicate that this item was delivered on 03/03/2007 at 10:27 a.m. in CLEARFIELD, PA, 16830. The scanned image of the recipient information is provided below.

Signature of Recipient:

  
Cynthia M. Rainy

Address of Recipient:

  
1815

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local post office or Postal Service representative.

Sincerely,

United States Postal Service

The customer reference number shown below is not validated or endorsed by the United States Postal Service. It is solely for customer use.

Customer Reference Number: 4340453 16625576

**GOLDBECK McCAFFERTY & McKEEVER**

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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

Plaintiff

vs.

STACEY L. RAINY  
**Mortgagor(s) and Record Owner(s)**

464 Graham Avenue  
Clearfield, PA 16830

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term  
No. 06-1157-CD

**AFFIDAVIT PURSUANT TO RULE 3129**

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S WHOLESALE LENDER, 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:

464 Graham Avenue  
Clearfield, PA 16830

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

STACEY L. RAINY  
464 Graham Avenue  
Clearfield, PA 16830-2826

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

STACEY L. RAINY  
464 Graham Avenue  
Clearfield, PA 16830-2826

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:

PNC BANK NATIONAL ASSOCIATION  
2730 Liberty Avenue  
Pittsburgh, PA 15222

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  
464 Graham Avenue  
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: April 10, 2007

  
\_\_\_\_\_  
GOEDBECK McCAFFERTY & McKEEVER  
BY: Joseph A. Goldbeck, Jr., Esq.  
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20513  
NO: 06-1157-CD

PLAINTIFF: COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER  
vs.  
DEFENDANT: STACEY L. RAINY

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 02/16/2007

LEVY TAKEN 03/02/2007 @ 1:30 PM

POSTED 03/02/2007 @ 1:37 PM

SALE HELD 05/04/2007

SOLD TO FANNIE MAE

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 05/21/2007

DATE DEED FILED 05/21/2007

PROPERTY ADDRESS 464 GRAHAM AVENUE CLEARFIELD , PA 16830

**SERVICES**

03/14/2007 @ 11:41 AM SERVED STACEY L. RAINY

SERVED STACEY L. RANIEY, DEFENDANT, AT HER RESIDENCE 18 N. FIFTH STREET, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO STACEY L. RAINY

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

**FILED**

MAY 21 2007  
01 11:50 AM  
William A. Shew  
Prothonotary/Clerk of Court

PP 5.00

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

DOCKET # 20513  
NO: 06-1157-CD

PLAINTIFF: COUNTRYWIDE HOME LOANS, INC. F/K/A AMERICA'S WHOLESALE LENDER  
vs.  
DEFENDANT: STACEY L. RAINIEY

## Execution      REAL ESTATE

## **SHERIFF RETURN**

**SHERIFF HAWKINS** **\$191.68**

**SURCHARGE \$20.00 PAID BY ATTORNEY**

### Sworn to Before Me This

### So Answers,

*Chester A. Hawkins*  
Chester A. Hawkins  
Sheriff

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

COUNTRYWIDE HOME LOANS INC. F/K/A  
AMERICA'S WHOLESALE LENDER  
7105 Corporate Drive  
PTX B-35  
Plano, TX 75024-3632

In the Court of Common Pleas of  
Clearfield County

vs.

No. 06-1157-CD

STACEY L. RAINES  
464 Graham Avenue  
Clearfield, PA 16830

**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: 464 Graham Avenue Clearfield, PA 16830

See Exhibit "A" attached

AMOUNT DUE \$33,190.66

Interest From 09/06/2006  
Through Date of Sale

(Costs to be added)

Prothonotary costs \$ 145.00

Dated: FEB. 16, 2007

William H. Stahl  
Prothonotary, Common Pleas Court  
of Clearfield County, Pennsylvania

Deputy

Received February 16, 2007 @ 3:00 P.M.  
Chester A. Hawkins  
by Cynthia Butter-Augustine

Term  
No. 06-1157-CD

IN THE COURT OF COMMON PLEAS

COUNTRYWIDE HOME LOANS INC. F/K/A AMERICA'S  
WHOLESALE LENDER

vs.

STACEY L. RAINES

Mortgor(s)

464 Graham Avenue Clearfield, PA 16830

WRIT OF EXECUTION

(Mortgage Foreclosure)

REAL DEBT	<u>\$33,190.66</u>
INTEREST from	<u>\$</u>
COSTS PAID:	<u>\$</u>
PROTHY	<u>\$</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 19106-1532  
(215) 627-1322

All that certain lot or piece of ground situate in the Fourth Ward of the Borough of Clearfield, Clearfield County, Pennsylvania, bounded and described as follows:

Beginning at a corner of Woodland Road and an alley; thence in an Northeasterly direction nearly at right angles to said Woodland Road along said alley one hundred (100') feet, more or less, to corner of lot formerly of Robert Stewart, and now or formerly of Ray Hendricks; thence along said Hendricks' lot in a Northwesterly direction sixty-eight (68') feet, more or less, to a post; thence by residue of Lot No. 26 in a Southwesterly direction forty (40') feet, more or less, to line of Lot No. 27; thence along line of Lot No. 27 Southeasterly fifteen (15') feet, more or less, to a post; thence by residue of Lot No. 27 in a Southwesterly direction sixty (60') feet, more or less, to post in line of Woodland Road; thence by said Woodland Road Southeasterly sixty (60') feet, more or less, to place of beginning.

TAX PARCEL #: 4-4-K08-247-67

PROPERTY ADDRESS: 464 GRAHAM AVENUE, CLEARFIELD, PA 16830

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME STACEY L. RAINY NO. 06-1157-CD

NOW, May 21, 2007, 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 May 04, 2007, I exposed the within described real estate of Stacey L. Rainey 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:**

RDR	15.00
SERVICE	15.00
MILEAGE	2.00
LEVY	15.00
MILEAGE	2.00
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	2.00
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$191.68</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	33,190.66
INTEREST @ %	0.00
FROM TO 05/04/2007	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$33,210.66</b>
<b>COSTS:</b>	
ADVERTISING	367.54
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	28.50
SHERIFF COSTS	191.68
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	145.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,021.72</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