

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

TIMBERLAND FEDERAL
CREDIT UNION,

PLAINTIFF

VS.

DAVID M. SHILALA,

DEFENDANT

: NO. 06 - 1504 C.D.
:
: TYPE OF CASE: MORTGAGE
: FORECLOSURE
:
: TYPE OF PLEADING: COMPLAINT
: IN FORECLOSURE
:
: FILED ON BEHALF OF: PLAINTIFF
:
: COUNSEL OF RECORD:
: CHRISTOPHER E. MOHNEY, ESQUIRE
:
: SUPREME COURT NO.: 63494
:
: 25 EAST PARK AVENUE, SUITE 6
: DUBOIS, PA 15801
: (814) 375-1044

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SEP 18 2006
William A. Shaw
Prothonotary/Clerk of Courts
ICC Atty
ICC Shff
Piff pd.
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CIVIL DIVISION

TIMBERLAND FEDERAL
CREDIT UNION,

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VS.

DAVID M. SHILALA,

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NOTICE

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED, BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIM SET FORTH AGAINST YOU. YOU ARE WARNED THAT IF YOU FAIL TO DO SO, THE CASE MAY PROCEED WITHOUT FURTHER NOTICE FOR ANY MONEY CLAIMED IN THE COMPLAINT OR FOR ANY OTHER CLAIM OR RELIEF REQUESTED BY THE PLAINTIFF. YOU MAY LOSE MONEY OR PROPERTY OR OTHER RIGHTS IMPORTANT TO YOU.

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

COURT ADMINISTRATOR
CLEARFIELD COUNTY COURTHOUSE
1 NORTH SECOND STREET
CLEARFIELD, PA 16830
(814) 735-2641

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

TIMBERLAND FEDERAL	:	NO. 06 -	C.D.
CREDIT UNION,	:		
	:	TYPE OF CASE: MORTGAGE	
PLAINTIFF	:	FORECLOSURE	
	:		
VS.	:		
	:		
DAVID M. SHILALA,	:		
	:		
DEFENDANT	:		

COMPLAINT

AND NOW, comes the Plaintiff, **TIMBERLAND FEDERAL CREDIT UNION**, who files the following Complaint in Mortgage Foreclosure and in support thereof, the following is averred:

1. Plaintiff **TIMBERLAND FEDERAL CREDIT UNION** has a place of business at 821 Beaver Drive, DuBois, Clearfield County, Pennsylvania 15801.
2. Defendant **DAVID M. SHILALA** is an adult individual with a last known address at 665 DuBois-Rockton Road, Rockton, Clearfield County, Pennsylvania 15856.
3. Defendant is the mortgagor and real owner of the premises hereinafter described.
4. On June 15, 1999, Defendant executed and delivered to Plaintiff a Open-End Mortgage upon the premises hereinafter described, which Open-End Mortgage was recorded on June 28, 1999 in the Recorder of Deeds Office for Clearfield County as

Instrument #199910667. A true and correct copy of the Open-End Mortgage is attached hereto as Exhibit "A", and is incorporated herein by reference.

5. Said mortgage has not been assigned.

6. The said Open-End Mortgage was in the principal amount of Twenty Six Thousand Dollars (\$26,000.00), with interest thereon at eight (8%) percent per annum, payable as to the principal and interest in equal monthly installments of Two Hundred Sixty Nine Dollars (\$269.00) each, commencing July 15, 1999. Said Open-End Mortgage is incorporated herein by reference.

7. The premises subject to the Open-End Mortgage is the property located at 665 DuBois-Rockton Road, Rockton, Clearfield County, Pennsylvania, and is described on Exhibit "B" attached hereto and made a part hereof.

8. The Mortgage is in default because payments of principal and interest due October 31, 2005, and monthly thereafter, are due and have not been paid in full, whereby the whole balance of principal and all interest thereon have become due and payable forthwith, together with late charges, escrow deficit (if any), and costs of collection.

9. The following amounts are due on the Mortgage and Promissory Note:

Balance of Principal:	\$ 23,642.32
Accrued but unpaid interest through July 21, 2006 at 8.5% per annum (\$5.42 per diem):	\$ 2,220.85
Late charges on overdue amount as of _____:	\$ -0 -
TOTAL:	\$ 25,863.17

PLUS, the following amounts accruing after July 21, 2006:

Interest at the rate of zero (0%) percent per annum (\$0.00 per diem);

Late Charges from July 21, 2006, forward; any escrow deficits; reasonable attorneys fees and costs.

10. The 30-day Notice required by Act No. 6, 41 P.S. Section 403 was mailed to the Defendant on April 25, 2006, and the Notice of Homeowners' Emergency Mortgage Assistance Act of 1983 was mailed to the Defendant on December 27, 2005 by certified mail, return receipt requested and by regular first class mail, postage prepaid. The certified mail was subsequently returned "unclaimed" with the three (3) attempted dates of delivery clearly marked. True and correct copies of said Notices and copies of return receipts are attached hereto as Exhibits "C" and "D", respectively, and are incorporated herein by reference.

11. More than thirty (30) days have elapsed since the Notice of Homeowner's Emergency Mortgage Assistance was mailed to the Defendant and the Defendant has not requested a face to face meeting with the Plaintiff, nor has Plaintiff received notice that the Defendant has requested such a meeting with a consumer credit counseling agency or applied for assistance under the Act.

WHEREFORE, Plaintiff demands judgment against the defendant for foreclosure and sale of the mortgaged premises in the amounts due as set forth in paragraph 9, namely, the principal balance amount of \$23,642.32, plus the following amounts accruing after February 18, 2006, to the date of judgment:

- a) Interest of \$ 5.42 per day;
- b) Late charges;

- c) Any escrows, plus interest at the legal rate allowed on judgments after the date of judgment; reasonable attorneys fees and costs of suit.

Respectfully submitted,

BY: 

Christopher E. Mohnney, Esquire
Attorney for the Plaintiff
25 East Park Avenue, Suite 6
DuBois, PA 15801
(814) 375-1044

VERIFICATION

I, Jenn Spinda, Collection Officer of
TIMBERLAND FEDERAL CREDIT UNION, being duly authorized to make this
verification, have read the foregoing Complaint. The statements therein are correct to the
best of my personal knowledge or information and belief.

This statement and verification is made subject to the penalties of 18 Pa. C.S.
Section 4904 relating to unsworn fabrication to authorities, which provides that if I make
knowingly false averments I may be subject to criminal penalties.

Jenn Spinda

WHEN RECORDED, MAIL TO

KAREN L. STARK
REGISTER AND RECORDER
CLEARFIELD COUNTY, PA
Pennsylvania
INSTRUMENT NUMBER
199910667
RECORDED ON
Jun 28, 1999
10:48:55 AM
RECORDING FEES - \$15.00
RECORDED
COUNTY IMPROVEMENT \$1.00
FUND
REORDER
IMPROVEMENT FUND \$1.00
STATE WRIT TAX \$0.50
TOTAL \$17.50
Imvelina

SPACE ABOVE THIS LINE FOR RECORDER'S USE

OPEN-END MORTGAGE

THIS MORTGAGE SECURES FUTURE ADVANCES

THIS MORTGAGE CONTAINS A DUE-ON-SALE PROVISION AND SECURES INDEBTEDNESS UNDER A CREDIT AGREEMENT WHICH PROVIDES FOR A REVOLVING LINE OF CREDIT AND MAY CONTAIN A VARIABLE RATE OF INTEREST.

THIS MORTGAGE ("Security Instrument") is made on 6/15/99
The Mortgagor is David M. Shilala

The Mortgagee is Timberland Federal Credit Union ("Borrower").
a corporation organized and existing under the laws of the United States Federal Credit Union Act
whose address is 821 Beaver Drive
DuBois, PA 15801 ("Lender").

WHEREAS, Borrower is indebted to Lender as described in this paragraph;
TO SECURE to Lender:

(1) The repayment of all indebtedness due and to become due under the terms and conditions of the LOANLINER® Home Equity Plan Credit Agreement and Truth-in-Lending Disclosures made by Borrower and dated the same day as this Security Instrument, and all modifications, amendments, extensions and renewals thereof (herein "Credit Agreement"). Lender has agreed to make advances to Borrower under the terms of the Credit Agreement, which advances will be of a revolving nature and may be made, repaid, and remade from time to time. Borrower and Lender contemplate a series of advances to be secured by this Security Instrument. The total outstanding principal balance owing at any one time under the Credit Agreement (not including finance charges thereon at a rate which may vary from time to time, and any other charges and collection costs which may be owing from time to time under the Credit Agreement) shall not exceed twenty-six thousand dollars (\$26,000.00).

That sum is referred to herein as the Maximum Principal Balance and referred to in the Credit Agreement as the Credit Limit. On the Final Payment Date, 20 years from the date of this Security Instrument, the entire indebtedness under the Credit Agreement, if not paid earlier, is due and payable.

(2) The payment of all other sums advanced in accordance herewith to protect the security of this Security Instrument, with finance charges thereon at a rate which may vary as described in the Credit Agreement.

(3) The performance of Borrower's covenants and agreements under this Security Instrument and under the Credit Agreement.

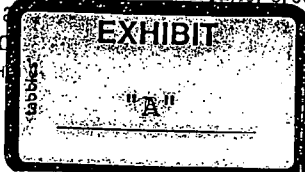
BORROWER does hereby mortgage, grant and convey to Lender the following described property located in the County of Clearfield, Commonwealth of Pennsylvania:

Union Township

This applies to deed filed on 9/14/1993, in book 1192, page 589.

which has the address of RD 1 (Street)
Rockton, Pennsylvania 15856 (herein "Property Address");
(City) (Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and fixtures, all of which shall be deemed to be a part of the property covered by this Security Instrument; and all of the foregoing, together with said property (or the leasehold interest in a leasehold) are hereinafter referred to as the "Property."



Complete if applicable:

This Property is part of a condominium project known as _____

This Property includes Borrower's unit and all Borrower's rights in the common elements of the condominium project.
This Property is in a Planned Unit Development known as _____

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Finance Charges and Other Charges. Borrower shall promptly pay when due all amounts borrowed under the Credit Agreement, all finance charges and applicable other charges and collection costs as provided in the Credit Agreement.

2. Funds for Taxes and Insurance. Subject to applicable law, Lender, at Lender's option, may require Borrower to pay to Lender on the day monthly payments of principal and finance charges are payable under the Credit Agreement, until all sums secured by this Security Instrument are paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Security Instrument, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional Lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Security Instrument that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 22 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Credit Agreement and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, second, (in the order Lender chooses) to any finance charges, other charges and collection costs owing, and third, to the principal balance under the Credit Agreement.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Security Instrument, including Borrower's covenants to make payments when due. Except to the extent that any such charges or impositions are to be paid to Lender under paragraph 2, Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Security Instrument, and leasehold payments or ground rents, if any. Within five days after any demand by Lender, Borrower shall exhibit to Lender receipts showing that all amounts due under this paragraph have been paid when due.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," floods, and such other hazards as Lender may require and in such amounts and for such periods as Lender may require. Unless Lender in writing requires otherwise, the policy shall provide insurance on a replacement cost basis in an amount not less than that necessary to comply with any coinsurance percentage stipulated in the hazard insurance policy, and the amount of coverage shall be no less than the Maximum Principal Balance plus the full amount of any lien which has priority over this Security Instrument.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Security Instrument.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. All insurance proceeds are hereby assigned to Lender and shall be paid to Lender to the extent of all sums secured by this Security Instrument, subject to the terms of any mortgage, deed of trust or security agreement with a lien which has priority over this Security Instrument. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restore or repair the Property, if it is economically feasible to do so.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Security Instrument.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Security Instrument is on a leasehold. If this Security Instrument is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and the constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. Any amounts disbursed by Lender pursuant to this paragraph 7, with finance charges thereon, at the rate provided in the Credit Agreement, shall become additional indebtedness of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder. Any action taken by Lender under this paragraph shall not cure any breach Borrower may have committed of any covenant or agreement under this Security Instrument. Borrower agrees that Lender is subrogated to all of the rights and remedies of any prior lienor, to the extent of any payment by Lender to such lienor.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, to the extent of any indebtedness under the Credit Agreement, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Security Instrument.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 21 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Security Instrument, but does not execute the Credit Agreement, (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Security Instrument, (b) is not personally liable under the Credit Agreement or under this Security Instrument, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations or amendments with regard to the terms of this Security Instrument or the Credit Agreement, without that Borrower's consent and without releasing that Borrower or modifying this Security Instrument as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Security Instrument shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of Federal law to this Security Instrument. In the event that any provision or clause of this Security Instrument or the Credit Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Credit Agreement which can be given effect without the conflicting provision, and to this end the provisions of this Security Instrument and the Credit Agreement are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Prior Mortgage or Deed of Trust; Modification; Future Advance. Borrower shall not enter into any agreement with the holder of any mortgage, deed of trust or other security agreement which has priority over this Security Instrument by which that security agreement is modified, amended, extended, or renewed, without the prior written consent of the Lender. Borrower shall neither request nor accept any future advance under a prior mortgage, deed of trust, or other security agreement without the prior written consent of Lender.

15. Borrower's Copy. Borrower shall be furnished a copy of the Credit Agreement and of this Security Instrument at the time of execution or after recordation hereof.

16. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower may enter into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

17. Waiver of Homestead Exemption. To the extent permitted by law, Borrower hereby waives the benefit of the homestead exemption as to all sums secured by this Security Instrument.

18. Waiver of Statutes of Limitation. To the extent permitted by law, Borrower hereby waives statutes of limitation as a defense to any demand or obligation secured by this Security Instrument.

19. Merger. There shall be no merger of the interest or estate created by this Security Instrument with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

20. Notice of Transfer of the Property; Advances after Transfer. Borrower shall give notice to Lender, as provided in paragraph 12 hereof, prior to any sale or transfer of all or part of the Property or any rights in the Property. Any person to whom all or part of the Property or any right in the Property is sold or transferred also shall be obligated to give notice to Lender, as provided in paragraph 12 hereof, promptly after such transfer.

Even if Borrower transfers the Property, Borrower will continue to be obligated under the Credit Agreement and this Security Instrument unless Lender releases Borrower in writing. As a condition to Lender's consent to any proposed transfer or as a condition to the release of Borrower, Lender may require that the person to whom the Property is transferred sign an assumption agreement satisfactory to Lender and Lender may impose an assumption fee. The assumption agreement will not entitle the person signing it to receive advances under the Credit Agreement.

21. Transfer of the Property. Subject to applicable law, Lender shall have the right to accelerate, that is, to demand immediate payment in full of all sums secured by this Mortgage or Deed of Trust, if Borrower, without the written consent of Lender, sells or transfers all or part of the Property or any rights in the Property.

If Lender exercises the option to accelerate, Lender shall give Borrower notice of acceleration in accordance with paragraph 12 hereof. The notice shall provide a period of not less than 30 days from the date of the notice within which Borrower may pay the sums declared due. If Borrower fails to pay those sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 22 hereof.

22. Default; Termination and Acceleration; Remedies. Each of the following events shall constitute an event of default ("event of default") under this Security Instrument: (1) Borrower commits fraud or makes a material misrepresentation in connection with this Security Instrument or the Credit Agreement; (2) Borrower does not meet the repayment terms of the Credit Agreement; or (3) Borrower's action or inaction adversely affects the Lender's rights in the Property secured by this Security Instrument. If an event of default occurs, then prior to exercising any right or remedy provided for in this Security Instrument and prior to acceleration, Lender shall give notice as provided in paragraph 12 hereof and as required by applicable law. The notice shall specify: (a) the event of default; (b) the action required to cure the event of default; (c) a date not less than thirty days (or any longer period required by applicable law) from the date the notice is given to Borrower by which the event of default must be cured; (d) that failure to cure the event of default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding, and sale of the Property; and (e) any other information required by applicable law. The notice shall further inform Borrower of the right to reinstate after acceleration, if applicable, and the right to assert in the foreclosure proceeding the nonexistence of an event of default or any other defense of Borrower to acceleration and sale. If the event of default is not cured on or before the date specified in the notice, Lender, at Lender's option, without further notice or demand, may declare default, may declare all sums secured by this Security Instrument to be immediately due and payable, and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 22, including, but not limited to, reasonable attorneys' fees, and costs of documentary evidence, abstracts and title reports.

23. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to at least one hour before the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which would then be due under this Security Instrument and the Credit Agreement; (b) cures all other events of default under this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (c) pays all reasonable expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 21.

24. Release. This Security Instrument secures a revolving line of credit and advances may be made, repaid, and remade from time to time, under the terms of the Credit Agreement. When according to the terms of the Credit Agreement, no more advances will be made, and Borrower has paid all sums secured by this Security Instrument (or earlier if required by applicable law), Lender shall discharge this Security Instrument. To the extent permitted by law, Lender may charge Borrower a fee for such discharge and require Borrower to pay costs of recordation, if any.

25. Interest Rate After Judgment. Borrower agrees that the interest rate payable after a judgment is entered on the Credit Agreement or in an action of mortgage foreclosure shall be the rate explained in the Credit Agreement.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Security Instrument to give Notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any riders(s) executed by Borrower and recorded with it.

Witness:

Diana Heltiger

David M. Shulala 6/15/99 (Seal)
Borrower

(Seal)
Borrower

I hereby certify that the precise address of the Lender (Mortgagee) is: 821 Beaver Drive
DuBois, PA 15801

On behalf of the Lender. By: Dianne L. Jenkins Title: Loan Officer
COMMONWEALTH OF PENNSYLVANIA, Clearfield County ss:

On this, the 25th day of June, 1999, before me,
Dianne L. Jenkins the undersigned officer, personally appeared
David M. Shulala

known to me (or satisfactorily proven) to be the person(s) whose name(s) he subscribed to the within
instrument and acknowledged that I executed the same for the purposes herein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission expires:

Notarial Seal
Dianne L. Jenkins, Notary Public
DuBois, Clearfield County

My Commission Expires May 10, 2003

Member, Pennsylvania Association of Notaries

(Space Below This Line Reserved For Lender and Recorder)

Dianne L. Jenkins
Title of Officer

ALL that certain piece or parcel of land situate, lying and being in Union Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point in the center of Pennsylvania Legislative Route No. 17096 leading from DuBois to Rockton, said point being North $69^{\circ} 30'$ East a distance of 109 feet from the Northeast corner of lands conveyed by Alta M. Divins and Howard A. Divins to Samuel Marrara and Frances E. Marrara by deed dated October 11, 1952 and recorded at Clearfield, Pennsylvania, in Deed Book No. 427, page 16, said point also being at the Northeast corner of lands conveyed by Howard A. Divins and Alta M. Divins to Paul R. Kunselman and Edna A. Kunselman by deed dated April 5, 1963 and recorded at Clearfield, Pennsylvania, in Deed Book No. 501, page 129; thence along the center line of said Legislative Route No. 17096, North $69^{\circ} 30'$ East a distance of 75 feet, more or less, to a point at the Northwest corner of the residue of lands conveyed by Howard A. Divins and Alta M. Divins to John Warren Crowe and Dorothy Marie Crowe by deed dated February 12, 1942 and recorded at Clearfield, Pennsylvania, in Deed Book No. 341, page 362; thence along the Westerly line of said residue of lands of Crowe, South $27^{\circ} 47'$ East a distance of 318.1 feet to a spike; thence along the Northerly line of lands of said John Warren Crowe and Dorothy Marie Crowe and lands of F. M. Ball, South $65^{\circ} 30'$ West a distance of 201.5 feet to an iron pipe at the Southeast corner of said lands conveyed to Marrara; thence along said lands conveyed to Marrara, North $47^{\circ} 10'$ West a distance of 80 feet, more or less, to a spike at the Southeast corner of said lands conveyed to Kunselman; thence along the Easterly line of said lands conveyed to Kunselman, North $3^{\circ} 19'$ East a distance of 288 feet, more or less, to a point in the center of Pennsylvania Legislative Route No. 17096 and the place of

to Kunselman, North $3^{\circ} 19'$ East a distance of 288 feet, more or less, to a point in the center of Pennsylvania Legislative Route No. 17096 and the place of beginning.

BEING the same premises which were conveyed to David M. Shilala and Michelle A. Shilala by deed of John A. Shelestak, et al., dated September 25, 1993, and intended to be recorded contemporaneously with this deed.





TIMBERLAND FEDERAL CREDIT UNION

821 Beaver Drive
DuBois, PA 15801
Phone: (814) 371-2676
Toll Free: (800) 477-3889
Fax: (814) 371-0701

Website: www.timberlandfcu.org
E-mail: timberlandfcu@adelphia.net

Clearfield Office
710 River Road
Clearfield, PA 16830
Phone: (814) 765-1260
Fax: (814) 765-2900

Timberland Federal Credit Union
821 Beaver Drive
DuBois, PA 15801
(814) 371-2676
Certified Mail- Return Receipt Requested

April 25, 2006

Re: Account #9726-6

David Shilala
665 DuBois Rockton Road
Rockton, PA 15856

Dear Mr. Shilala,

NOTICE OF INTENTION TO FORECLOSE MORTGAGE

The mortgage held by Timberland Federal Credit Union (hereinafter we, us or ours) on your property located at 665 DuBois Rockton Road DuBois, PA 15856, IS IN SERIOUS DEFAULT because you have not made the monthly payments of \$269.00 for October 2005 through March 2006 for a total of \$1,413.85, plus late charges and any other charges that you have accrued to this date in the amounts of \$0.00. The total listed below includes any fees (inspections or securing) that needed to be completed. The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter is \$1,413.85.

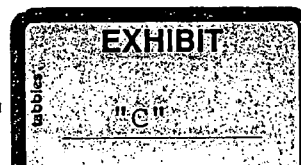
You may cure this default within thirty (30) DAYS of the date of this letter, by paying to us the total amount of \$1,413.85, plus any additional monthly payments, expenses and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order and made at:

Timberland Federal Credit Union
821 Beaver Drive
DuBois, PA 15801

If you do not cure this default within THIRTY (30) DAYS, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



chance to pay off the original mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, we also intend to instruct our attorney to start a lawsuit to foreclose your mortgaged property.

If the mortgage is foreclosed, your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorney, but you cure the default before they begin legal proceedings against you, you will still have to pay the reasonable attorney's fees, if they are over \$50.00. Any attorney's fee will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney fees.

We may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the THIRTY (30) DAY period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments and any late or other charges then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale and perform any other requirements under the mortgage. It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately five months from the date of this Notice. A notice of the 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 wait. You may find out at any time exactly what the required payment will be by calling us at the following number: 814-371-2676. This payment must be made payable in cash, cashier's check, certified check or money order and made payable to us at the address stated on the previous page.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU HAVE THE RIGHT TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THIS MORTGAGE DEBT, OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT. YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE TO A BUYER OR TRANSFEREE WHO WILL ASSUME THE MORTGAGE DEBT, PROVIDED THAT ALL THE OUTSTANDING PAYMENTS, CHARGES AND ATTORNEY'S FEES AND COSTS ARE PAID PRIOR TO OR AT THE SALE AND THAT THE OTHER REQUIREMENTS UNDER THE MORTGAGE ARE SATISFIED. CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST. YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default had occurred. However, you are not entitled to this right to cure our default more than three times in any calendar year.

You have the right to assert in any foreclosure proceeding or any other lawsuit instituted under the mortgage documents, the nonexistence of a default or any other defense you believe you may have to any such action.

If you maintain credit life or disability insurance in connection with your mortgage loan, your failure to pay premiums with your payments may have already resulted or may result in the future in the lapse or cancellation of that insurance by the insurance company. If the insurance lapses or is cancelled, reinstatement of the loan will not reinstate the insurance, and you will have to apply to the insurance company and qualify for replacement insurance if you wish to retain it.

If you make partial payments on account of the delinquencies, we may accept them and apply them to the delinquencies. However, such partial payments WILL NOT cure your default or reinstate your loan. The loan will not be reinstated unless we receive the entire amount required to cure the default.

Sincerely,

A handwritten signature in cursive script that reads "Carrie Wood".

Carrie Wood
CEO/Manager
Timberland Federal Credit Union
821 Beaver Drive
DuBois, PA 15801
(814) 371-2676

NOTICE

April 25, 2006

David Shilala
665 DuBois Rockton Road
Rockton, PA 15856

Re: Account No. 9726-6

The Federal Housing and Development Act of 1987 (as amended) directs creditors to notify homeowners who are delinquent in their mortgage obligation of the availability of homeownership counseling provided by nonprofit organizations approved by the Secretary of the Department of Housing and Urban Development ("HUD") and experienced in the provision of homeownership counseling.

Attached is a current list of HUD-approved counseling agencies for Pennsylvania.

Enclosure Housing Counseling List

HUD Approved Housing Counseling Agencies in PENNSYLVANIA

03/20/06

Seniors seeking Home Equity Conversion Mortgage (HECM) counseling can contact the AAFP Foundation Network of Expert HECM Counselors at 1-800-229-8085.

Please report errors on this list to your respective HUD representative at the Homeownership Centers (HOC) <http://www.hud.gov/offices/hsg/sfh/hoc/hsgnocs.cfm>.

ALLIANCE FOR BUILDING COMMUNITIES

880 Hamilton Mall

Allentown, PA 18101

Phone: 610-439-7000

Toll-Free:

Fax: 610-439-7888

E-mail:

Website:

Type of Counseling:

Pre-purchase Counseling

Renter's Assistance

Additional Languages Provided: (English Only)

Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

NEIGHBORHOOD HOUSING SERVICES OF THE LEHIGH VALLEY

282 N. 19th Street

Allentown, PA 18102

Phone: 610-437-4571-17

Toll-Free:

Fax: 610-437-2058

E-mail: jandsh@hshlv.orgWebsite: www.hshlv.org

Type of Counseling:

Home Improvement & Rehabilitation Counseling

Homebuyer Education Programs

Marketing & Outreach Activities

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Brokerage Lending

Renter's Assistance

Additional Languages Provided:

Spanish (S, Am)

Affiliate of: NEIGHBORHOOD REINVESTMENT CORPORATION

BLAIR COUNTY COMMUNITY ACTION AGENCY

2100 Smith Avenue

Allentown, PA 16602

Phone: 814-946-3651

Toll-Free: 800-238-9763

Fax: 814-946-5451

E-mail: ECCAP@blaircap.orgWebsite: www.blaircap.org

Type of Counseling:

Homebuyer Education Programs

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

HUD Approved Housing Counseling Agencies in PENNSYLVANIA

03/20/06

Seniors seeking Home Equity Conversion Mortgage (HECM) counseling can contact the AARP Foundation Network of Expert HECM Counselors at 1-800-209-8085.

Please report errors on this list to your respective HUD representative at the Homeownership Centers (HOC) - <http://www.hud.gov/offices/hsg/sfh/hoc/hsgnocs.cfm>

ARRANGED FOR REHABILITATING COMMUNITIES

830 Hamilton Mall

Allentown, PA 18104

Phone: 610-439-7007

Toll-Free:

Fax: 610-439-7082

E-mail:

Website:

Type of Counseling:

Pre-purchase Counseling

Referrals Assistance

Additional Languages Provided: English only

Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

NEIGHBORHOOD HOUSING SERVICES OF THE CAPITAL VALLEY

227 N. 11th Street

Allentown, PA 18102

Phone: 610-435-4377

Toll-Free:

Fax: 610-435-4377

E-mail: james@hshs.org

Website: www.hshs.org

Type of Counseling:

Home Improvement & Rehabilitation Counseling

Homeowner Education Programs

Marketing & Outreach Activities

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Referrals Assistance

Referrals Assistance

Additional Languages Provided:

Spanish (S, Am)

Affiliate of: NEIGHBORHOOD REHABILITATION CORPORATION

BLAIR COUNTY COMMUNITY ACTION AGENCY

2100 Sixth Avenue

Altoona, PA 16602

Phone: 814-946-3451

Toll-Free: 800-238-9763

Fax: 814-946-5451

E-mail: BCCAP@blaircap.org

Website: www.blaircap.org

Type of Counseling:

Homebuyer Education Programs

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

HUD Approved Housing Counseling Agencies in PENNSYLVANIA

03/20/06

Seniors seeking Home Equity Conversion Mortgage (HECM) counseling can contact the AARP Foundation Network of Expert HECM Counselors at 1-800-209-8085.

Please report errors on this list to your respective HUD representative at the Homeownership Centers (HOC) <http://www.hud.gov/offices/hsg/sfh/hoc/hsgnocs.cfm>

ALLIANCE FOR BUILDING COMMUNITIES

880 Hamilton Mall

Allentown, PA 18101

Phone: 610-439-7007

Toll-Free:

Fax: 610-439-7888

E-mail:

Website:

Type of Counseling:

Pre-purchase Counseling

Renter's Assistance

Additional Languages Provided: (English Only)

Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

NEIGHBORHOOD HOUSING SERVICES OF THE LEHIGH VALLEY

289 N. 19th Street

Allentown, PA 18102

Phone: 610-437-4571-17

Toll-Free:

Fax: 610-437-9058

E-mail: jane@nhs.orgWebsite: www.nhs.org

Type of Counseling:

Home Improvement & Rehabilitation Counseling

Homebuyer Education Programs

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Rental/Lending

Renter's Assistance

Additional Languages Provided:

Spanish (S. Am)

Affiliate of: NEIGHBORHOOD REINVESTMENT CORPORATION

BLAIR COUNTY COMMUNITY ACTION AGENCY

2100 Sixth Avenue

Allentown, PA 18102

Phone: 814-944-3651

Toll-Free: 800-238-9768

Fax: 814-946-5451

E-mail: ECCAP@blaircap.orgWebsite: www.blaircap.org

Type of Counseling:

Homebuyer Education Programs

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling
 Predatory Lending
 Renters Assistance
 Additional Languages Provided: (English Only)
 Affiliate of:

CCCS OF WESTERN PENNSYLVANIA

917A Logan Blvd

Altoona, PA 16602

Phone: 888-511-2227

Toll-Free: 888-511-2227

Fax:

E-mail:

Website: <http://www.cccspa.org/>

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of: CCCS OF WESTERN PENNSYLVANIA

CCCS OF WESTERN PENNSYLVANIA

524 Franklin Avenue

Beaver, PA 15001

Phone: 888-511-2227

Toll-Free: 888-511-2227

Fax:

E-mail:

Website: <http://www.cccspa.org/>

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of: CCCS OF WESTERN PENNSYLVANIA

HOUSING OPPORTUNITIES OF BEAVER COUNTY, INCOR

650 Corporation St Ste 207

Beaver, PA 15009

Phone: 724-728-7511

Toll-Free:

Fax: 724-728-7202

E-mail: frankwilson.hobc@verizon.net

Website: www.hobc123.org

Type of Counseling:

Fair Housing Assistance

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation
 Money/Debt Management
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling
 Pre-purchase Counseling
 Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

COMMUNITY ACTION COMMITTEE OF LEHIGH VALLEY

1337 E. 5th Street

Bethlehem, PA 18015

Phone: 610-691-5620-111

Toll-Free:

Fax: 610-691-6582

E-mail: jney@caclv.org

Website: www.CACLV.org

Type of Counseling:

Homebuyer Education Programs

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Renters Assistance

Additional Languages Provided:

Spanish (S. Am)

Affiliate of:

CCCS OF NORTHEASTERN PENNSYLVANIA

702 Sawmill Road

Bloomsburg, PA 17815

Phone: 800-922-9537

Toll-Free: 800-922-9537

Fax:

E-mail:

Website: www.cccsnepa.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: CCCS OF NORTHEASTERN PENNSYLVANIA

CCCS OF THE DELAWARE VALLEY

1777 Sentry Parkway West

Blue Bell, PA 19422

Phone: 800-989-2227-3313

Toll-Free: 800-989-2227

Fax: 215-563-7020

E-mail:

Website: www.cccsdv.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless
Additional Languages Provided:
Cantonese

Affiliate of: CCCS OF THE DELAWARE VALLEY

CCCS OF THE DELAWARE VALLEY

1230 New Rogers Rd., Ste. E1
Bristol, PA 19007
Phone: 800-989-2227-3313
Toll-Free: 800-989-2227
Fax: 215-661-5020

E-mail: ccooper@cccsdv.org

Website: www.cccsdv.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless
Additional Languages Provided:
Cantonese

Affiliate of: CCCS OF THE DELAWARE VALLEY

CCCS OF WESTERN PENNSYLVANIA

112 Hollywood Drive
Butler, PA 16001
Phone: 888-511-2227
Toll-Free: 888-511-2227
Fax:

E-mail:

Website: <http://www.cccspa.org/>

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of: CCCS OF WESTERN PENNSYLVANIA

HOUSING AUTHORITY OF THE COUNTY OF BUTLER

Renters Assistance
Additional Languages Provided: (English Only)
Affiliate of: MONEY MANAGEMENT INTERNATIONAL INC.

SHILOH COMMUNITY SERVICES, INCORPORATED

416 Canal Street
Easton, PA 18042
Phone: 610-252-5538
Toll-Free:
Fax: 610-252-0928
E-mail: nchr.st@cap1.com
Website:

Type of Counseling:

Fair Housing Assistance
Homebuyer Education Programs
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance

Additional Languages Provided: (English Only)
Affiliate of:

NORTHERN TIER COMMUNITY ACTION CORPORATION

135 W 4th St
Emporium, PA 18834
Phone: 814-486-1161
Toll-Free:
Fax: 814-486-0825
E-mail: ken.straub@ntac.org
Website:

Type of Counseling:

Fair Housing Assistance
Home Improvement & Rehabilitation Counseling
Mobility & Relocation Counseling
Mortgage Delinquency & Default Resolution Counseling
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)
Affiliate of:

BAYFRONT NATO, INCORPORATED

312 Chestnut St
Erie, PA 16501
Phone: 814-455-2743
Toll-Free:
Fax: 814-455-2743
E-mail: Bmlkcenta@aol.com
Website: www.bayfrontnato.org

Type of Counseling:

Fair Housing Assistance
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Services for Homeless

Additional Languages Provided: (English Only)
Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

CCCS OF WESTERN PENNSYLVANIA

4402 Peach Street

Erie, PA 16509

Phone: 888-511-2227

Toll-Free: 888-511-2227

Fax:

E-mail:

Website: <http://www.cccspa.org/>

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Additional Languages Provided: English Only

Available on: CCCS OF WESTERN PENNSYLVANIA

GREYHOUND TRAIL COMMUNITY ACTION AGENCY

18 W 2nd St

Erie, PA 16501

Phone: 814-434-4100

Toll-Free: 800-769-7436

Fax: 814-434-0161

E-mail: slong@greyhound.org

Website: www.greyhound.org

Type of Counseling:

Fair Housing Assistance

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Renters Assistance

Services for Homeless

Additional Languages Provided:

Russian

Available on:

SAINT MARTIN CENTER, INC.

1701 Parade Street

Erie, PA 16503

Phone: 814-432-6111

Toll-Free:

Fax: 814-432-5483

E-mail: aweb@stmartincenter.org

Website: www.stmartincenter.org

Type of Counseling:

Fair Housing Assistance

Home Equity Conversion Mortgage Counseling

Home Improvement & Rehabilitation Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Renters Assistance

Services for Homeless
Additional Languages Provided:
Spanish (S. Am)
Affiliate of: CATHOLIC CHARITIES USA

SHENANGO VALLEY URBAN LEAGUE
601 Indiana Ave.
Farrell, PA 16121
Phone: 724-981-5310
Toll-Free:
Fax: 724-981-1544
E-mail: svul@adelphia.net
Website:
Type of Counseling:
Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Marketing & Outreach Initiatives
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Additional Languages Provided: (English Only)
Affiliate of: NATIONAL URBAN LEAGUE

CCCS OF WESTERN PENNSYLVANIA
One Northgate Square
Greensburg, PA 15601
Phone: 888-511-2227
Toll-Free: 888-511-2227
Fax:
E-mail:
Website: <http://www.cccspa.org/>
Type of Counseling:
Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Additional Languages Provided: (English Only)
Affiliate of: CCCS OF WESTERN PENNSYLVANIA

WESTMORELAND HUMAN OPPORTUNITIES, INC.
203 South Maple Avenue
Greensburg, PA 15601
Phone: 724-834-1260-105
Toll-Free:
Fax: 724-838-9563
E-mail: tay_waltenbaugh@who-inc.org
Website: www.who-inc.org
Type of Counseling:
Homebuyer Education Programs
Marketing & Outreach Initiatives
Money/Debt Management
Post-purchase Counseling
Pre-purchase Counseling

Predatory Lending
Services for Homeless
Additional Languages Provided: (English Only)
Affiliate of:

CCCS OF THE MIDWEST
118 S. Broad Street
Grove City, PA 16127
Phone: 800-355-2227
Toll-Free: 800-355-2227
Fax:
E-mail: rcall@cccservices.com
Website: <http://www.ccservices.com/home.asp>
Type of Counseling:
Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless
Additional Languages Provided: (English Only)
Affiliate of: CCCS OF THE MIDWEST

ACORN HOUSING, HARRISBURG, PA
915 N. 2nd Street
Harrisburg, PA 17102
Phone:
Toll-Free:
Fax:
E-mail: ahcwestie@acorn.org
Website: www.acornhousing.org
Type of Counseling:
Additional Languages Provided: (English Only)
Affiliate of: ACORN HOUSING CORPORATION

CCCS OF WESTERN PENNSYLVANIA
2000 Linglestown Road
Harrisburg, PA 17110
Phone: 888-511-2227
Toll-Free: 888-599-2227
Fax: 717-540-4670
E-mail: nloftus@cccs-pa.org
Website: www.cccs-pa.org
Type of Counseling:
Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Additional Languages Provided: (English Only)
Affiliate of: CCCS OF WESTERN PENNSYLVANIA

FAIR HOUSING COUNCIL OF THE CAPITAL REGION, INC
2100 North 6th Street
Harrisburg, PA 17110
Phone: 717-238-9540
Toll-Free:

Fax: 717-233-5001

E-mail: hffc@comcast.net

Website: www.fairhousing.org

Type of Counseling:

Fair Housing Assistance

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Renters Assistance

Additional Languages Provided: English Only

Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

PENNSYLVANIA HOUSING FINANCE AGENCY

221 North Front Street

Harrisburg, PA 17101

Phone: 717-780-3917

Toll-Free: 800-342-2397

Fax: 717-780-1265

E-mail: tredmond@pna.org

Website:

Type of Counseling:

Mortgage Delinquency & Default Resolution Counseling

Additional Languages Provided:

Spanish (S. Am)

Affiliate of:

CCCS OF NORTHEASTERN PENNSYLVANIA

81 S. Church Street

Hazleton, PA 18201

Phone: 800-922-9537

Toll-Free: 800-922-9537

Fax:

E-mail:

Website: www.ccosnepa.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: CCCS OF NORTHEASTERN PENNSYLVANIA

HOUSING OPPORTUNITIES, INC.

303-305 E. 8th Avenue
Homestead, PA 15120
Phone: 412-446-2722-3
Toll-Free:

Fax: 412-464-1750

E-mail: smasick@hoisite.org

Website: www.hoisite.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Mortgage Delinquency & Default Resolution Counseling
Pre-purchase Counseling
Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of:

MON VALLEY INITIATIVE

Eight Avenue Place

Homestead, PA 15120

Phone: 412-464-1900-4008

Toll-Free:

Fax: 412-464-1750

E-mail: mpauer@monvalleyinitiative.com

Website: www.monvalleyinitiative.com

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Home Improvement & Rehabilitation Counseling
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling

Additional Languages Provided: (English Only)

Affiliate of: HOUSING OPPORTUNITIES, INC.

CCCS OF NORTHEASTERN PENNSYLVANIA

232 Sunrise Avenue

Honesdale, PA 18431

Phone: 800-922-9537

Toll-Free: 800-922-9537

Fax:

E-mail:

Website: www.ccsnepa.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: CCCS OF NORTHEASTERN PENNSYLVANIA

INDIANA COUNTY COMMUNITY ACTION PROGRAM, ENCO

827 Water St.

Indiana, PA 15701

Phone: 724-465-2657

Toll-Free:

Fax: 724-465-5118

E-mail: rfooster@iccap.net

Website:

Type of Counseling:

~~Home Equity Conversion Mortgage Counseling~~

Mortgage Delinquency & Default Resolution Counseling

Pre-purchase Counseling

Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of:

CCCS OF THE DELAWARE VALLEY

261 Old York Road

Jefferson, PA 19046

Phone: 300-989-2227

Toll-Free: 800-989-2227

Fax: 215-563-7020

E-mail: dcooper@ccsdv.org

Website: www.ccsdv.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Services for Homeless

Additional Languages Provided:

Spanish

Affiliate of: CCCS OF THE DELAWARE VALLEY

ALLIANCE FOR BETTER HOUSING, INC.

648 Blena Vista Drive

Kennett Square, PA 19343

Phone: 610-925-1884

Toll-Free:

Fax: 610-925-1884

E-mail: guillerriv@aol.com

Website:

Type of Counseling:

Homebuyer Education Programs

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of:

SACA DEVELOPMENT CCRE

453 S. Line St.

Lancaster, PA 17602

Phone: 717-339-4292

Toll-Free:

Fax: 717-431-4009

E-mail: rglover@sacapa.org

Website: www.sacapa.org

Type of Counseling:

Home Improvement & Rehabilitation Counseling

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending

Additional Languages Provided:

Spanish (S. Am)

Affiliate of: HOUSING OPPORTUNITIES, INC.

TABOR COMMUNITY SERVICES

439 E. King St.

Lancaster, PA 17608

Phone: 717-397-5182-120

Toll-Free:

Fax: 717-399-4127

E-mail: kumodiville@cornet.org

Website: www.tabor.net.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Renters Assistance

Services for Homeless

Additional Languages Provided:

Spanish (S. Am)

Affiliate of:

CENTER FOR FAMILY SERVICES, INCORPORATED

213 W. Center Street

Meadville, PA 16335

Phone: 814-337-8450

Toll-Free:

Fax: 814-337-8457

E-mail: cfsinc@alltel.net

Website:

Type of Counseling:

Fair Housing Assistance

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Mobility & Relocation Counseling

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Renters Assistance

Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of:

CCGS OF THE DELAWARE VALLEY

280 N. Providence Road

Media, PA 19063

Phone: 215-563-5665

Toll-Free: 800-989-2127

Fax: 215-563-7020

E-mail: customerservice@cccsdv.org

Website: www.cccsdv.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless

Additional Languages Provided:
Cantonese

Affiliate of: CCCS OF THE DELAWARE VALLEY

MEDIA FELLOWSHIP HOUSE

302 S. Jackson

Media, PA 19063

Phone: 610-565-0434

Toll-Free:

Fax: 610-565-8567

E-mail: jerryd19053@yahoo.com

Website:

Type of Counseling:

Homebuyer Education Programs
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling

Additional Languages Provided: (English Only)

Affiliate of:

CCCS OF NORTHEASTERN PENNSYLVANIA

506 Broad Street

Milford, PA 18337

Phone: 800-922-9537

Toll-Free: 800-922-9537

Fax:

E-mail:

Website: www.cccsnea.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of:

TREHAB CENTER INC

10 Public Avenue

Montrose, PA 18801

Phone: 570-278-5227

Toll-Free: 800-982-4645

Fax: 570-278-1889
E-mail: dphelps@trehab.org
Website: www.trehab.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Additional Languages Provided: (English Only)
Affiliate of:

LAWRENCE COUNTY SOCIAL SERVICES, INCORPORATED

241 W. Grant Street
New Castle, PA 16103
Phone: 724-658-7058
Toll-Free:
Fax: 724-658-7664

E-mail: channon@lawcss.org

Website: www.lccap.org

Type of Counseling:

Fair Housing Assistance
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Mobility & Relocation Counseling
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of:

GENESTS HOUSING CORPORATION

208 DeKalb Street
Norristown, PA 19401
Phone: 610-275-4357
Toll-Free:
Fax: 610-275-1357

E-mail:

Website:

Type of Counseling:

Pre-purchase Counseling

Additional Languages Provided: (English Only)

Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

FERN ROCK OGONTZ BELEFIELD CDC

1201 W. Olney Avenue
Philadelphia, PA 19141
Phone: 215-549-8755
Toll-Free:

Fax: 215-549-4273

E-mail: fobcdc@aol.com

Website:

Type of Counseling:

Additional Languages Provided: (English Only)

Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

ACORN HOUSING CORPORATION

846 N Broad St 2nd floor
Philadelphia, PA 19130
Phone: 215-765-1221

Toll-Free:

Fax: 215-765-0045

E-mail: ahcpa@acorn.org

Website: www.acornhousing.org

Type of Counseling:

Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending

Additional Languages Provided: (English Only)

Affiliate of:

ACORN HOUSING, PHILADELPHIA, PA

846 N. Broad Street
Philadelphia, PA 19130

Phone: 215-765-1221

Toll-Free:

Fax: 215-765-0045

E-mail: ahcpa@acorn.org

Website: www.acornhousing.org

Type of Counseling:

Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending

Additional Languages Provided:

Spanish (Euro)

Spanish (S. Am)

Affiliate of: ACORN HOUSING CORPORATION

ASSOCIATION DE PUERTORRIQUENOS EN MARCHA

600 W. Diamond Street
Philadelphia, PA 19122

Phone: 215-235-6070

Toll-Free:

Fax:

E-mail: Saponte@apmhousing.org

Website:

Type of Counseling:

Homebuyer Education Programs
Loss Mitigation
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance

Additional Languages Provided:

Spanish (S. Am)

Affiliate of: NATIONAL COUNCIL OF LA RAZA

CCCS OF THE DELAWARE VALLEY

1515 Market St, Suite 1325

Philadelphia, PA 19102
 Phone: 215-563-5665-3312
 Toll-Free: 800-989-2227
 Fax: 215-563-7020

E-mail: abrown@cccsdv.org

Website: www.cccsdv.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
 Homebuyer Education Programs
 Loss Mitigation
 Marketing & Outreach Initiatives
 Money/Debt Management
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling
 Pre-purchase Counseling
 Predatory Lending
 Renters Assistance
 Services for Homeless
 Additional Languages Provided:
 Cantonese

Affiliate of: NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.

CCCS OF THE DELAWARE VALLEY

7340 Jackson Street
 Philadelphia, PA 19136
 Phone: 800-989-2227
 Toll-Free: 800-989-2227
 Fax: 215-563-7020

E-mail: dcooper@cccsdv.org

Website: www.cccsdv.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
 Homebuyer Education Programs
 Loss Mitigation
 Marketing & Outreach Initiatives
 Money/Debt Management
 Mortgage Delinquency & Default Resolution Counseling
 Pre-purchase Counseling
 Renters Assistance
 Services for Homeless
 Additional Languages Provided:
 Cantonese

Affiliate of: CCCS OF THE DELAWARE VALLEY

GERMANTOWN SETTLEMENT

218 W. Chelton Avenue
 Philadelphia, PA 19144
 Phone: 215-548-3710-148
 Toll-Free:
 Fax: 215-843-7264

E-mail: sprater@germantown.org

Website: www.germantown.org

Type of Counseling:

Home Improvement & Rehabilitation Counseling
 Homebuyer Education Programs
 Loss Mitigation
 Marketing & Outreach Initiatives
 Money/Debt Management
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling

Pre-purchase Counseling
 Predatory Lending
 Renters Assistance

Services for Homeless

Additional Languages Provided: (English Only)
 Affiliate of: HOUSING OPPORTUNITIES, INC.

HISPANIC ASSOCIATION OF CONTRACTORS AND ENTERPRISES
 167 W. Allegheny Avenue, Suite 200
 Philadelphia, PA 19140
 Phone: 215-426-8825
 Toll-Free:
 Fax: 215-426-9122
 E-mail: srodriguez@hancdc.org
 Website:

Type of Counseling:
 Fair Housing Assistance
 Home Improvement & Rehabilitation Counseling
 Homebuyer Education Programs
 Loss Mitigation
 Marketing & Outreach Initiatives
 Money/Debt Management
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling
 Pre-purchase Counseling
 Predatory Lending

Additional Languages Provided:

Spanish (Euro)

Affiliate of:

HOUSING ASSOCIATION INFORMATION PROGRAM

653-60 N Watts St
 Philadelphia, PA 19123
 Phone: 215-978-0224-118
 Toll-Free:

Fax: 215-765-7614
 E-mail: khalil@haip.org
 Website: www.hadv.org

Type of Counseling:
 Fair Housing Assistance
 Home Improvement & Rehabilitation Counseling
 Homebuyer Education Programs
 Loss Mitigation
 Marketing & Outreach Initiatives
 Money/Debt Management
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling
 Pre-purchase Counseling
 Predatory Lending
 Renters Assistance

Additional Languages Provided:

Spanish (Euro)

Affiliate of:

INTERCULTURAL FAMILY SERVICES, INCORPORATED

4225 Chestnut St.
 Philadelphia, PA 19104
 Phone: 215-386-1298-211
 Toll-Free:
 Fax: 215-386-9348

E-mail: jcse.colon@ifsinc.org

Website: www.ifsinc.org

Type of Counseling:

Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance

Additional Languages Provided:

Arabic
Cambodian
Cantonese
Chinese - Mandarin
French
Hindi
Indonesian

Spanish (Euro)

Spanish (S. Am)

Vietnamese

Affiliate of:

MT. AIRY, U.S.A.

6703 Germantown Ave - Suite 200

Philadelphia, PA 19119

Phone: 215-844-6021

Toll-Free:

Fax: 215-344-9167

E-mail: admin@mtairyusa.org

Website: www.mtairyusa.org

Type of Counseling:

Fair Housing Assistance
Home Equity Conversion Mortgage Counseling
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of:

NEW KENSINGTON COMMUNITY DEVELOPMENT CORPORATION

2515 Frankford Ave

Philadelphia, PA 19125

Phone: 215-427-0350-109

Toll-Free:

Fax: 215-427-1302

E-mail:

Website:

Type of Counseling:

Homebuyer Education Programs
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling

Pre-purchase Counseling
 Predatory Lending
 Renters Assistance

Additional Languages Provided: (English Only)
 Affiliate of: HOUSING OPPORTUNITIES, INC

NORTHWEST COUNSELING SERVICE

5001 N. Broad St.
 Philadelphia, PA 19141
 Phone: 215-324-7500
 Toll-Free:
 Fax: 215-324-8753
 E-mail: nwcs@aol.com
 Website:

Type of Counseling:
 Fair Housing Assistance
 Home Equity Conversion Mortgage Counseling
 Homebuyer Education Programs
 Loss Mitigation
 Marketing & Outreach Initiatives
 Money/Debt Management
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling
 Pre-purchase Counseling
 Predatory Lending
 Renters Assistance
 Services for Homeless

Additional Languages Provided: (English Only)
 Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

NUEVA ESPERANZA, INCORPORATED

4261 North 5th Street
 Philadelphia, PA 19140
 Phone: 215-324-0746-243
 Toll-Free:
 Fax: 215-324-2542
 E-mail: nort17@nueva.org
 Website: www.esperanza.us

Type of Counseling:
 Fair Housing Assistance
 Homebuyer Education Programs
 Money/Debt Management
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling
 Pre-purchase Counseling
 Renters Assistance

Additional Languages Provided:
 Spanish (S. Am)
 Affiliate of: HOMEFREE - U S A

PHILADELPHIA COUNCIL FOR COMMUNITY ADVANCEMENT

100 North 17th Street - Suite 700
 Philadelphia, PA 19103
 Phone: 215-567-7803
 Toll-Free: 800-930-4663
 Fax: 215-963-9941
 E-mail: Laverne@philapcca.org
 Website: www.philapcca.org

Type of Counseling:
 Fair Housing Assistance

Home Equity Conversion Mortgage Counseling
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives
Mobility & Relocation Counseling
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance

Additional Languages Provided:

Spanish (Euro)

Spanish (S. Am)

Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

PHILADELPHIA NHS

121 North Broad Street, #502

Philadelphia, PA 19107

Phone: 215-988-9379-210

Toll-Free:

Fax: 215-988-1297

E-mail: diefferson@phillynhs.org

Website: info@phillynhs.org

Type of Counseling:

Pre-purchase Counseling

Additional Languages Provided: (English Only)

Affiliate of: NEIGHBORHOOD REINVESTMENT CORPORATION

THE PARTNERSHIP CDC

4020 Market Street, Suite 100

Philadelphia, PA 19104

Phone: 215-662-1612

Toll-Free:

Fax: 215 662-1703

E-mails: smgeth@thepartnershipcdc.org

Website: www.thepartnershipcdc.org

Type of Counseling:

Homebuyer Education Programs

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Additional Languages Provided: (English Only)

Affiliate of:

UNEMPLOYMENT INFORMATION CENTER

1201 Chestnut Street, - Suite 702

Philadelphia, PA 19107

Phone: 215-557-0822

Toll-Free:

Fax: 215-557-6981

E-mail: philaup@aol.com

Website: philaup.org

Type of Counseling:

Loss Mitigation

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Predatory Lending

Renters Assistance
Additional Languages Provided:
Spanish (S. Am)
Affiliate of:

UNITED COMMUNITIES SOUTHEAST PHILADELPHIA
2029 S. 8th Street
Philadelphia, PA 19148
Phone: 215-467-8700-12
Toll-Free:
Fax: 215-467-1042
E-mail: bridgetryan@osep.org
Website:
Type of Counseling:
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Additional Languages Provided:
Cambodian
Spanish (S. Am)
Affiliate of: HOUSING OPPORTUNITIES, INC.

WEST OAR LANE COMMUNITY DEVELOPMENT
6259 Limekiln Pike
Philadelphia, PA 19141
Phone: 215-224-0880
Toll-Free:
Fax: 215-224-8746
E-mail: wclcd@aol.com
Website:
Type of Counseling:
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Additional Languages Provided: (English Only)
Affiliate of:

WOMEN'S COMMUNITY REVITALIZATION PROJECT
407-11 Fairmount Avenue
Philadelphia, PA 19123
Phone: 215-627-5550-233
Toll-Free:
Fax: 215-627-6766
E-mail: mzechner@wcrpphila.com
Website: www.wcrpphila.com
Type of Counseling:
Marketing & Outreach Initiatives
Mobility & Relocation Counseling
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless

Additional Languages Provided:
 Spanish (S. Am)
 Affiliate of:

ACORN HOUSING, PITTSBURGH, PA
 5907 Penn Ave.
 Pittsburgh, PA 15206
 Phone: 412-441-7240
 Toll-Free:
 Fax: 412-441-7828
 E-mail: cray@acornhousing.org
 Website: www.acornhousing.org
 Type of Counseling:
 Home Improvement & Rehabilitation Counseling
 Homebuyer Education Programs
 Loss Mitigation
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling
 Pre-purchase Counseling
 Predatory Lending

Additional Languages Provided: (English Only)
 Affiliate of: ACORN HOUSING CORPORATION

ACTION HOUSING, INCORPORATED
 425 Sixth Ave
 Pittsburgh, PA 15219
 Phone: 412-281-2102-15
 Toll-Free: 800-792-2801
 Fax: 412-391-4512
 E-mail: mbaumgart@actionhousing.org
 Website: www.actionhousing.org
 Type of Counseling:

Home Equity Conversion Mortgage Counseling
 Homebuyer Education Programs
 Marketing & Outreach Initiatives
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling
 Pre-purchase Counseling
 Renters Assistance
 Services for Homeless

Additional Languages Provided: (English Only)
 Affiliate of: THE HOUSING PARTNERSHIP NETWORK

CCCS OF WESTERN PENNSYLVANIA

2403 Sidney Street
 Pittsburgh, PA 15203
 Phone: 412-390-1314
 Toll-Free: 888-511-2227
 Fax: 412-390-1335
 E-mail: mloftus@cccspsa.org
 Website: www.cccpsa.org
 Type of Counseling:

Home Equity Conversion Mortgage Counseling
 Homebuyer Education Programs
 Loss Mitigation
 Marketing & Outreach Initiatives
 Money/Debt Management
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling
 Pre-purchase Counseling

Renters Assistance
 Additional Languages Provided: (English Only)
 Affiliate of: NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.

FAIR HOUSING PARTNERSHIP OF GREATER PITTSBURGH

2840 Liberty Avenue
 Pittsburgh, PA 15222
 Phone: 412-391-2535-201
 Toll-Free:
 Fax: 412-391-2647
 E-mail: peter@pittsburghfairhousing.org
 Website: www.pittsburghfairhousing.org

Type of Counseling:
 Fair Housing Assistance
 Homebuyer Education Programs
 Mobility & Relocation Counseling
 Post-purchase Counseling
 Pre-purchase Counseling
 Predatory Lending
 Renters Assistance
 Services for Homeless

Additional Languages Provided:
 French
 Spanish (S. Am.)
 Affiliate of: HOUSING OPPORTUNITIES, INC.

GARFIELD JUBILEE ASSOCIATION, INCORPORATED

5138 Penn Ave
 Pittsburgh, PA 15224
 Phone: 412-665-5204
 Toll Free:
 Fax: 412-665-5205
 E-mail: chico81637@aol.com
 Website: www.garfieldjubilee.org

Type of Counseling:
 Fair Housing Assistance
 Home Equity Conversion Mortgage Counseling
 Homebuyer Education Programs
 Loss Mitigation
 Marketing & Outreach Initiatives
 Money/Debt Management
 Mortgage Delinquency & Default Resolution Counseling
 Post-purchase Counseling
 Pre-purchase Counseling
 Predatory Lending
 Services for Homeless

Additional Languages Provided: (English Only)
 Affiliate of:

NAZARETH HOUSING SERVICES

285 Bellevue Road
 Pittsburgh, PA 15229
 Phone: 412-931-1039-1320
 Toll-Free:
 Fax: 412-931-7255
 E-mail: hvandivier@mtnazarethcenter.org
 Website: www.mtnazarethcenter.org

Type of Counseling:
 Home Improvement & Rehabilitation Counseling
 Homebuyer Education Programs

Mobility & Relocation Counseling
Mortgage Delinquency & Default Resolution Counseling
Pre-purchase Counseling
Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of: HOUSING OPPORTUNITIES, INC.

NEIGHBORHOOD HOUSING SERVICES, INC.

355 5th Ave.

Pittsburgh, PA 15222

Phone: 412-281-9773

Toll-Free:

Fax: 412-218-9987

E-mail: lross@nhsdpa.org

Website: www.nhsdpa.org

Type of Counseling:

Fair Housing Assistance
Home Improvement & Rehabilitation Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Mobility & Relocation Counseling

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Additional Languages Provided: (English Only)

Affiliate of: NEIGHBORHOOD REINVESTMENT CORPORATION

THREE RIVERS CENTER FOR INDEPENDENT LIVING

900 Rebecca Ave.

Pittsburgh, PA 15221

Phone: 412-371-7700-133

Toll-Free: 800-633-4588

Fax: 412-371-9430

E-mail: sholbrook@trcil.org

Website: www.trcil.org

Type of Counseling:

Fair Housing Assistance

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Mobility & Relocation Counseling

Mortgage Delinquency & Default Resolution Counseling

Pre-purchase Counseling

Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of:

URBAN LEAGUE OF PITTSBURGH

One Smithfield St 3rd Floor

Pittsburgh, PA 15222

Phone: 412-227-4802

Toll-Free:

Fax: 412-227-4870

E-mail: ddenko@urbanleaguepgh.org

Website: www.ulpgh.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs
Marketing & Outreach Initiatives
Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of: NATIONAL URBAN LEAGUE

CCCS OF NORTHEASTERN PENNSYLVANIA

401 Laurel St

Pittston, PA 18640

Phone: 570-602-2227-2236

Toll-Free: 800-922-9537

Fax: 570-602-2238

E-mail: cselner@cccsnepa.org

Website: www.cccsnepa.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: NATIONAL FOUNDATION FOR CREDIT COUNSELING, INC.

CCCS OF LEHIGH VALLEY, A DIVISION OF MMI

1867 East High Street

Pottstown, PA 18252

Phone: 800-220-2733

Toll-Free:

Fax: 610-821-8932

E-mail: brair.coyle@moneymanagement.org

Website:

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of: MONEY MANAGEMENT INTERNATIONAL INC.

SCHUYLKILL COMMUNITY ACTION

206 North Second Street

Pottsville, PA 17901

Phone: 570-622-1995

Toll-Free:

Fax: 570-622-0429

E-mail: info@schuylkillcommunityaction.com

Website: www.schuylkillcommunityaction.com

Type of Counseling:

Home Equity Conversion Mortgage Counseling
 Home Improvement & Rehabilitation Counseling

Homebuyer Education Programs

Loss Mitigation

Mobility & Relocation Counseling

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Renters Assistance

Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of:

CCCS OF LEHIGH VALLEY, A DIVISION OF MMI

245 W. Broad St.

Quakertown, PA 18042

Phone: 800-220-2733

Toll-Free:

Fax: 610-821-8932

E-mail: brain.coy_e@moneymanagement.org

Website:

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of: MONEY MANAGEMENT INTERNATIONAL INC.

BERKS COMMUNITY ACTION PROGRAM BUDGET COUNSEL

247 N. 5th St.

Reading, PA 19601

Phone: 610-375-7866

Toll-Free:

Fax: 610-375-7830

E-mail: gmiller@bcapberks.org

Website:

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Home Improvement & Rehabilitation Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Mobility & Relocation Counseling

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Services for Homeless

Additional Languages Provided:

Spanish (Euro)

Spanish (S. Am)

Affiliate of:

NEIGHBORHOOD HOUSING SERVICES OF READING, INC

213 North 5th Street

Reading, PA 19601

Phone: 610-372-8433-212

Toll-Free:

Fax: 610-374-2866

E-mail: shufford@nhsreading.org

Website: nhsreading.org

Type of Counseling:

Fair Housing Assistance

Home Improvement & Rehabilitation Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Renters Assistance

Additional Languages Provided:

Spanish (Euro)

Spanish (S. Am)

Affiliate of: NEIGHBORHOOD REINVESTMENT CORPORATION

CATHOLIC SOCIAL SERVICES, DIOCESE OF SCRANTON

400 Wyoming Avenue

Scranton, PA 18503

Phone: 570-558-3019

Toll-Free:

Fax: 570-207-4551

E-mail: michael.Coyle781@hotmail.com

Website:

Type of Counseling:

Fair Housing Assistance

Home Equity Conversion Mortgage Counseling

Pre-purchase Counseling

Renters Assistance

Services for Homeless

Additional Languages Provided:

Russian

Spanish (S. Am)

Affiliate of: CATHOLIC CHARITIES USA

SCRANTON NEIGHBORHOOD HOUSING SERVICES, INC

709 East Market Street

Scranton, PA 18509

Phone: 570-558-2490

Toll-Free:

Fax: 570-558-2496

E-mail: nhs1@scisprint.com

Website:

Type of Counseling:

Fair Housing Assistance

Home Improvement & Rehabilitation Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
~~Pre-purchase Counseling~~

Predatory Lending
Renters Assistance

Additional Languages Provided:

Spanish (S. Am)

Affiliate of: NEIGHBORHOOD REINVESTMENT CORPORATION

UNITED NEIGHBORHOOD CENTERS OF LACKAWANNA COUNTY

425 Alder Street

Scranton, PA 18505

Phone: 570-343-8835

Toll-Free:

Fax: 570-342-3972

E-mail: ldurkin@unitedneighborhoodcenters.org

Website: www.unitedneighborhoodcenters.org

Type of Counseling:

Fair Housing Assistance

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Predatory Lending

Renters Assistance

Services for Homeless

Additional Languages Provided:

Spanish (Euro)

Spanish (S. Am)

Affiliate of:

CCCS OF THE MIDWEST

734 Stambaugh Ave

Sharon, PA 15146

Phone: 800-355-2227

Toll-Free: 800-355-2227

Fax:

E-mail: ngray@cccservices.com

Website: <http://www.cccservices.com/home.asp>

Type of Counseling:

Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs

Loss Mitigation

Marketing & Outreach Initiatives

Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling

Post-purchase Counseling

Pre-purchase Counseling

Renters Assistance

Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: CCCS OF THE MIDWEST

COMMUNITY ACTION PARTNERSHIP OF MERCER COUNTY

75 South Dock St

Sharon, PA 16146
Phone: 724-342-6222-103
Toll-Free: 888-508-5216

Fax: 724-342-6301

E-mail: jmb@capmercer.org

Website:

Type of Counseling:

Fair Housing Assistance
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: HOUSING OPPORTUNITIES, INC.

SOUTHWESTERN PENNSYLVANIA LEGAL SERVICES, INC.

132 East Catherine Street

Somerset, PA 15301

Phone: 800-846-0871

Toll-Free: 888-855-3873

Fax:

E-mail: splas@pulsenet.com

Website:

Type of Counseling:

Fair Housing Assistance
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Mobility & Relocation Counseling
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: SOUTHWESTERN PENNSYLVANIA LEGAL SERVICES INC

CCCS OF NORTHEASTERN PENNSYLVANIA

202 W. Hamilton Ave.

State College, PA 16801

Phone: 814-238-3668

Toll-Free: 1-800-922-9537

Fax: 814-238-3669

E-mail: cccsnepa@ceinetworks.com

Website: www.cccsnepa.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management

Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless
Additional Languages Provided: (English Only)
Affiliate of: CCCS OF NORTHEASTERN PENNSYLVANIA

CCCS OF NORTHEASTERN PENNSYLVANIA
411 Main Street, Suite 102
Stroudsburg, PA 18360
Phone: 570-420-8980
Toll-Free: 800-922-9537
Fax: 570-420-8981
E-mail: cccsnepa@ptd.net
Website: www.cccsnepa.org
Type of Counseling:
Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless
Additional Languages Provided: (English Only)
Affiliate of: CCCS OF NORTHEASTERN PENNSYLVANIA

CCCS OF NORTHEASTERN PENNSYLVANIA
217 S. Center Street
Sunbury, PA 17801
Phone: 800-922-9537
Toll-Free: 800-922-9537
Fax:
E-mail:
Website: www.cccsnepa.org
Type of Counseling:
Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless
Additional Languages Provided: (English Only)
Affiliate of: CCCS OF NORTHEASTERN PENNSYLVANIA

FAYETTE COUNTY COMMUNITY ACTION AGENCY
140 North Beeson Avenue
Uniontown, PA 15401
Phone: 724-430-3013
Toll-Free: 800-427-4636
Fax: 724-437-4418
E-mail: jstark@fccaa.org
Website: www.fccaa.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Mortgage Delinquency & Default Resolution Counseling
Pre-purchase Counseling
Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of:

SOUTHWESTERN PENNSYLVANIA LEGAL SERVICES, INC.

48 East Main Street

Uniontown, PA 15301

Phone: 800-846-0871

Toll-Free: 888-855-3873

Fax: 724-250-1078

E-mail:

Website: splas@pulsenet.com

Type of Counseling:

Fair Housing Assistance
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs

Loss Mitigation
Marketing & Outreach Initiatives
Mobility & Relocation Counseling

Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling

Predatory Lending
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: SOUTHWESTERN PENNSYLVANIA LEGAL SERVICES INC

WARREN FOREST COUNTY ECONOMIC OPPORTUNITY COUNTY

1209 Pennsylvania Ave W

Warren, PA 16365

Phone: 814-726-2400

Toll-Free: 800-231-1797

Fax: 814-723-0510

E-mail: raible@wfcaa.org

Website: www.wfcaa.org

Type of Counseling:

Fair Housing Assistance
Home Equity Conversion Mortgage Counseling
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs

Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling

Pre-purchase Counseling
Predatory Lending
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: PENNSYLVANIA HOUSING FINANCE AGENCY

COMMUNITY ACTION SOUTHWEST

150 W. Beau Street, Suite 304

Washington, PA 15301

Phone: 724-225-9550-403
Toll-Free: 877-814-0788
Fax: 724-228-9966
E-mail: cferris@caswg.org
Website: www.caswg.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Mortgage Delinquency & Default Resolution Counseling
Pre-purchase Counseling
Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of:

SOUTHWESTERN PENNSYLVANIA LEGAL SERVICES, INC.

10 West Cherry Avenue

Washington, PA 15301

Phone: 800-846-0871

Toll-Free: 888-855-3873

Fax: 724-250-1078

E-mail: splas@pulsenet.com

Website:

Type of Counseling:

Fair Housing Assistance
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Mobility & Relocation Counseling
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of:

TRI-COUNTY PATRIOTS FOR INDEPENDENT LIVING

69 E Beau St

Washington, PA 15301

Phone: 724-223-5115

Toll-Free:

Fax: 724-223-5119

E-mail: tripil@tripil.com

Website: www.tripil.com

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of:

SOUTHWESTERN PENNSYLVANIA LEGAL SERVICES

63 South Washington Street

Waynesburg, PA 15370

Phone: 800-846-0871

Toll-Free: 888-855-3873

Fax:

E-mail: splas@pulsenet.com

Website:

Type of Counseling:

Fair Housing Assistance
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Mobility & Relocation Counseling
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: SOUTHWESTERN PENNSYLVANIA LEGAL SERVICES INC.

CCCS OF THE DELAWARE VALLEY

790 E. Market Street, Suite 170

West Chester, PA 19382

Phone: 800-989-2227-3313

Toll-Free: 800-989-2227

Fax: 215-563-7020

E-mail: customerservice@cccsdv.org

Website: www.cccsdv.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless

Additional Languages Provided:

Cantonese

Affiliate of: CCCS OF THE DELAWARE VALLEY

CCCS OF LEHIGH VALLEY, A DIVISION OF MMI

8671 Crescent Court East

Whitehall, PA 18072

Phone: 800-220-2733

Toll-Free:

Fax: 610-821-8932

E-mail: brain.coyle@moneymanagement.org

Website:

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance

Additional Languages Provided: (English Only)

Affiliate of: MONEY MANAGEMENT INTERNATIONAL INC.

CCCS OF NORTHEASTERN PENNSYLVANIA
77 E. Market Street, 7th floor
Wilkes Barre, PA 18701
Phone: 570-821-0837
Toll-Free: 800-922-9537
Fax: 570-821-1785

E-mail: cccsofpa@epix.net

Website: www.cccsnepa.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless

Additional Languages Provided: (English Only)

Affiliate of: CCCS OF NORTHEASTERN PENNSYLVANIA

COMMISSION ON ECONOMIC OPPORTUNITY OF LUZERNE

165 Amber Lane
Wilkes Barre, PA 18703

Phone: 570-826-0510-216

Toll-Free: 800-822-0-59

Fax: 570-829-1665

E-mail: ceo@sunlink.net

Website: www.ceopeoplehelpingpeople.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance

Additional Languages Provided:

Spanish (Euro)

Spanish (S. Am)

Affiliate of:

CCCS OF NORTHEASTERN PENNSYLVANIA

201 Basin Street, Suite 600

Williamsport, PA 17701

Phone: 570-323-6627

Toll-Free: 800-922-9537

Fax: 570-323-6626

E-mail: cccsnepa6@epix.net

Website: www.cccsnepa.org

Type of Counseling:

Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling

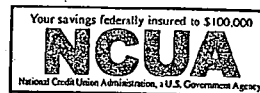
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Services for Homeless
Additional Languages Provided: (English Only)
Affiliate of: CCCS OF NORTH-EASTERN PENNSYLVANIA

BUCKS COUNTY HOUSING GROUP
2324 Second Street Pike
Wrightstown, PA 18940
Phone: 215-598-3566
Toll-Free: 866-866-0280
Fax: 215-598-1289
E-mail: info@bchpg.org
Website: bchpg.org
Type of Counseling:
Home Improvement & Rehabilitation Counseling
Homebuyer Education Programs
Loss Mitigation
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Services for Homeless
Additional Languages Provided: (English Only)
Affiliate of:

CCCS OF LEHIGH VALLEY, A DIVISION OF MMI
833 N. Park Rd., Ste. 103
Wyomissing, PA 19610
Phone: 800-220-2733
Toll-Free:
Fax: 610-821-8932
E-mail: brain.coyle@moneymanagement.org
Website:
Type of Counseling:
Home Equity Conversion Mortgage Counseling
Homebuyer Education Programs
Marketing & Outreach Initiatives
Money/Debt Management
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Renters Assistance
Additional Languages Provided: (English Only)
Affiliate of: MONEY MANAGEMENT INTERNATIONAL INC.

HOUSING COUNCIL OF YORK
35 South Duke Street
York, PA 17401
Phone: 717-854-1541-123
Toll-Free: 800-846-4909
Fax: 717-845-7934
E-mail: Jillbwn@aol.com
Website: www.housingcouncil.org
Type of Counseling:
Fair Housing Assistance
Home Equity Conversion Mortgage Counseling

Homebuyer Education Programs
Loss Mitigation
Mortgage Delinquency & Default Resolution Counseling
Post-purchase Counseling
Pre-purchase Counseling
Predatory Lending
Renters Assistance
Services for Homeless
Additional Languages Provided:
Spanish (S. Am)
Affiliate of:



TIMBERLAND FEDERAL CREDIT UNION

821 Beaver Drive
DuBois, PA 15801
Phone: (814) 371-2676
Toll Free: (800) 477-3889
Fax: (814) 371-0701

Website: www.timberlandfcu.org
E-mail: timberlandfcu@adelphia.net

Clearfield Office
710 River Road
Clearfield, PA 16830
Phone: (814) 765-1260
Fax: (814) 765-2900

December 27, 2005

David Shilala
RD 1 Box 196
Rockton, PA 15856

ACT 91 NOTICE

TAKE ACTION TO SAVE YOUR HOME FROM FORECLOSURE

The Commonwealth of Pennsylvania's Homeowner's Emergency Mortgage Assistance Program may be able to help you. Read the following notice to find out how the program works.

If you need more information, call Pennsylvania Housing Finance Agency at 1-800-342-2397.

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



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™

December 27, 2005

David Shilala
RD 1 Box 196
Rockton, PA 15856

PRE FORECLOSURE NOTICE
DEFAULT NOTICE

RE: Pay Timberland Federal Credit Union Mortgage dated June 16, 1999 in the amount of \$18,356.29. Account #9726-6.

Dear Mr. Shilala,

The mortgage held by Timberland Federal Credit Union (hereinafter we, us or ours) on your property located at RD 1 Box 196 Rockton, PA 15856, IS IN SERIOUS DEFAULT because you have not timely made the full monthly payments of \$269.00. The total amount of delinquency is \$1,792.72. The total amount now required to cure this default, or in other words, get caught up in your payments, as of, December 27, 2005 is \$1,792.72.

You may cure this default by January 27, 2006 by paying us the above amount of \$1,792.72 plus any additional monthly payments and late charges, which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order payable to Timberland Federal Credit Union, 821 Beaver Drive DuBois, PA 15801.

If you do not cure the default on or before January 27, 2006, we intend to exercise our right to accelerate the home equity payments. This means that whatever is owed on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage in monthly installments.

If full payment of default is not made on or before January 27, 2006 we also intend to instruct our attorney to start a lawsuit to foreclose your mortgaged property. If legal proceedings are started against you, you will have to pay the reasonable attorney's fees. An attorney's fee will be added to whatever you owe us, which may also include our reasonable costs.

You will have the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense you have to acceleration and foreclosure.

If you cure the default, the mortgage will be restored at the same position as if no default had occurred.

Sincerely,


Jenn Spinda
Collection Officer

ACT 91 NOTICE
IMPORTANT: NOTICE OF HOMEOWNERS'
EMERGENCY MORTGAGE ASSISTANCE PROGRAM
PLEASE READ THIS NOTICE.
YOU MAY BE ELIGIBLE FOR FINANCIAL ASSISTANCE
WHICH CAN SAVE YOUR HOME FROM FORECLOSURE AND
HELP YOU MAKE FUTURE MORTGAGE PAYMENTS.

Date: December 27, 2005

RE: Timberland Federal Credit Union Home Equity dated June 19, 1999, in the amount of \$18,356.29. Account #9726-6.

To: David Shilala

From: Jenn Spinda, Collection Officer. Timberland Federal Credit Union

You may be eligible for financial assistance that will prevent foreclosure on your mortgage if you comply with the provision of the Homeowner's Emergency Mortgage Assistance Act of 1983 ("the Act"). You may be eligible for emergency temporary assistance if your default has been caused by circumstances beyond your control, you have reasonable prospect of resuming your mortgage payments and if you meet other eligibility requirements established by the Pennsylvania Housing Financial Agency. Please read all of this Notice. It contains an explanation of your rights.

Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty(30) days from the date of this Notice. During that time, you must arrange and attend a "face-to-face" meeting with a representative of this lender, or with a designated consumer credit counseling agency. The purpose of this meeting is to attempt to work out a repayment plan, or to otherwise settle your delinquency. This meeting must occur in the next (30) days.

J
Jenn Spinda, Collection Officer, Timberland Federal Credit Union, 821 Beaver Drive, DuBois, PA 15801. Telephone Number (814) 371-2676.

The names and addresses of designated consumer credit counseling agencies are shown on the attached sheet. It is only necessary to schedule one "face-to-face" meeting. You should advise this lender immediately of your intentions.

Your mortgage is in default because you have failed to pay full, promptly installments of principal and interest, as required for a period of at least sixty(60) days or more. The total amount of delinquency is \$1,792.72.

Your mortgage is also in default for the following reasons: N/A

If you have tried and are unable to resolve this problem at or after your "face-to-face" meeting, you have the right to apply for financial assistance from the Homeowners Emergency Mortgage Assistance Fund. In order to do this, you must fill out, sign and file a completed Homeowners' Emergency Assistance Application with one of the designated consumer credit counseling agencies listed on the attachment. An application for assistance may only be obtained from a consumer credit counseling agency. The consumer credit

counseling agency will assist you in filling out your application and will submit your completed application to Pennsylvania Housing Finance Agency. Your application must be filed or postmarked within thirty(30) days of your "face-to-face" meeting.

It is extremely important that you file your application promptly. If you do not do so, or if you do not follow the other time periods set forth in this letter, foreclosure may proceed against your home immediately.

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

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

The Pennsylvania Housing Finance Agency is located at 2101 North Fourth Street Post Office Box 8029, Harrisburg, Pennsylvania 17105. Telephone NO. (717) 780-3800 or 1-800-342-2397(toll free number). Persons with impaired hearing can call (717) 780-1869.

In addition, you may receive another notice from this lender under Act 6 of 1976. That notice is called a "Notice Of Intention to Foreclose". You must read both notices, since they both explain rights that you now have under Pennsylvania law. However, if you choose to exercise your rights described in this notice, you cannot be foreclosed upon while you are receiving that assistance.

U.S. Postal Service
CERTIFIED MAIL RECEIPT
 (Domestic Mail Only, No Insurance Coverage Provided)
 For delivery information, visit our website at www.usps.com

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$4.42

Postmark Here

Sent To D. Shilala
 Street, Apt. No.,
 or PO Box No.
 City, State, ZIP+4

PS Form 3800, June 2002 See Reverse for Instructions

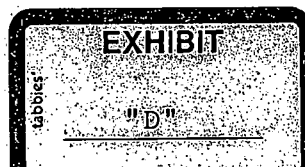
7004 0750 0000 8598 7275

SENDER: COMPLETE THIS SECTION	COMPLETE THIS SECTION ON DELIVERY
<ul style="list-style-type: none"> Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired. Print your name and address on the reverse so that we can return the card to you. Attach this card to the back of the mailpiece, or on the front if space permits. 	<p>A. Signature <input checked="" type="checkbox"/> <u>David Shilala</u> <input type="checkbox"/> Agent <input type="checkbox"/> Addressee</p> <p>B. Received by (Printed Name) <u>David Shilala</u> C. Date of Delivery <u>12-28-05</u></p> <p>D. Is delivery address different from item 1? <input checked="" type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No <u>665 DuBois Rockton Pa</u> <u>Rockton Pa 15856</u></p>
<p>1. Article Addressed to: <u>David Shilala</u> <u>RD1 Box 196</u> <u>Rockton, PA 15856</u></p>	<p>3. Service Type <input checked="" type="checkbox"/> Certified Mail <input type="checkbox"/> Express Mail <input type="checkbox"/> Registered <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Insured Mail <input type="checkbox"/> C.O.D.</p> <p>4. Restricted Delivery? (Extra Fee) <input type="checkbox"/> Yes</p>
<p>2. Article Number (Transfer from service label) <u>7004 0750 0000 8598 7275</u></p>	

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540



SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

David Shilala
 465 DuBois Reckton Rd
 Reckton, PA 15856

COMPLETE THIS SECTION ON DELIVERY

- A. Signature ☐ Agent ☒ Addressee
- B. Received by (Printed Name) C. Date of Delivery
- D. Is delivery address different from item 1? ☐ Yes ☐ No
 If YES, enter delivery address below:

3. Service Type
- ☒ Certified Mail ☐ Express Mail
- ☐ Registered ☐ Return Receipt for Merchandise
- ☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

(Transfer from service label)

7004 0750 0000 8598 7633

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-4-1540

CERTIFIED MAIL



7004 0750 0000 8598 7633



821 BEAVER DRIVE
DUBOIS, PA 15801

Forwarding Service Requested



David Shilala
665 DuBois Rockton Road
Rockton, PA 15856

UNCLAIMED

MAY -

4-26-06
5-1-06
5-11-06

FILED

SEP 18 2006

William A. Shaw
Prothonotary/Clerk of Courts