



UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

pleadings@udren.com

Champion Mortgage, A Division of  
Key Bank, National Association,  
Successor to the Interests of  
Champion Mortgage Co., Inc.  
1270 Northland Drive  
Suite 200  
Mendota Heights, MN 55120  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION

Clearfield County

v.

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

NO. 2006-1624-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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

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

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

**FILED** pd \$85.00 Atty  
M 11:45 am ICC shff  
OCT 05 2006 No CC.

William A. Shaw  
Prothonotary/Clerk of Courts

### **AVISO**

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

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

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

## **NOTICE**

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

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

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

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

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

Assignor: N/A

Assignments of Record to: N/A

Recording Date: N/A

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: 1216 Treasure Lake  
MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township  
COUNTY: Clearfield  
DATE EXECUTED: 09/10/03  
DATE RECORDED: 09/17/03 Instru No. 200316828

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

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

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

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

principal and interest when due in the amounts indicated below;

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

6. The following amounts are due on the said Mortgage as of 9/19/06:

Principal of debt due	\$39,149.58
Unpaid Interest at 11.5% from 4/30/06 to 9/19/06 (the per diem interest accruing on this debt is \$12.33 and that sum should be added each day after 9/19/06)	1,789.00
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Late Charges (monthly late charge of \$6.02 should be added in accordance with the terms of the note each month after 9/19/06)	24.08
Suspense Balance	(1,385.00)
Corporate Advance	1,273.62
Attorneys Fees (anticipated and actual to 5% of principal)	<u>1,957.48</u>
TOTAL	\$43,413.76

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

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part

hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$43,413.76 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.



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

**Exhibit A (Legal Description)**

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

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

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

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

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

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

DEED FROM WILLIAM G. LAWSON AND KIMBERLY A. LAWSON, HUSBAND AND WIFE AS SET FORTH IN DEED BOOK 1520 PAGE 395 DEED DATE 03/03/93, AND RECORDED DATE 03/26/93, CLEARFIELD COUNTY OF RECORDS, COMMONWEALTH OF PENNSYLVANIA.



8/1/2006



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

JULIE BUEHLER  
1216 TREASURE LAKE  
DU BOIS, PA 15801

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

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

The Homeowners' Emergency Mortgage Assistance Program (HEMAP) may be able to help save your home. This notice explains how the program works.

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

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

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

HOMEOWNER'S NAME(S): JULIE BUEHLER

PROPERTY ADDRESS: 1216 TREASURE LAKE  
DU BOIS, PA 15801

LOAN ACCOUNT NUMBER: 18213207

CURRENT LENDER/SERVICER: Champion Mortgage, a division of KeyBank National Association

You may be eligible for financial assistance, which can save your home from foreclosure and help you make future mortgage payments, if you comply with the provision of the Homeowners' Emergency Mortgage Assistance Act of 1983 (the "Act"). You may be eligible for emergency mortgage assistance:

- If your default has been caused by circumstances beyond your control,
- You have a reasonable prospect of being able to pay your mortgage payments, and
- If you meet other eligibility requirements established by the Pennsylvania Housing Finance Agency.

**TEMPORARY STAY OF FORECLOSURE-** Under the Act, you are entitled to a temporary stay of the foreclosure on your mortgage for thirty (30) days from the date of this Notice. During that time you must arrange and attend a "face-to-face" meeting with one of the designated consumer counseling agencies listed at the end of this Notice. This meeting must occur within the next thirty (30) days. **IF YOU DO NOT APPLY FOR EMERGENCY MORTGAGE ASSISTANCE, YOU MUST BRING YOUR MORTGAGE UP TO DATE. THE PART OF THIS NOTICE CALLED "HOW TO CURE YOUR MORTGAGE DEFAULT" EXPLAINS HOW TO BRING YOUR MORTGAGE UP TO DATE.**

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

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

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

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

EXHIBIT A

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

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

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

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

(a) 3 @ \$120.38	\$361.14
(b) Late Charges:	\$12.04
(c) Other Charges(s):	\$1,264.62
(d) Less: Credit Balance:	\$1,385.00
(e) Total amount required as of 8/1/2006	\$12.04

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

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

**IF YOU DO NOT CURE THE DEFAULT**- If you do not cure the default within THIRTY (30) days of this letter date, Champion Mortgage intends to exercise its right to accelerate the mortgage debt. This means that the entire outstanding balance of this debt will be considered due immediately, and you may lose the chance to pay the mortgage in monthly installments. If full payment of the amount of default is not made within THIRTY (30) days of the letter date, Champion Mortgage also intends to instruct their attorneys to start a legal action to foreclose upon your mortgaged property.

**IF THE MORTGAGE IS FORECLOSED UPON**- The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before they begin legal proceedings against you, you will have to pay the reasonable attorney's fees actually incurred up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees actually incurred even if they are over \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include their reasonable costs. If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorneys' fees.

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

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

**EARLIEST POSSIBLE SHERIFF'S SALE DATE**- It is estimated that the earliest date that such sheriff's sale could be held is would be approximately five (5) months from the date of this Notice. A notice of the actual date of the Sheriff's Sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment or action will be by contacting the lender.

**HOW TO CONTACT THE LENDER**

Name of Lender:	Champion Mortgage a division of KeyBank National Association
Address:	Two Gatchall Dr., Parsippany, NJ 07054
Telephone Number:	800-490-8558

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

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

**YOU MAY ALSO HAVE THE RIGHT**

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

We may report information about your account to credit bureaus. Late payment, missed payments, or other defaults on your account may be reflected in your credit report.

If your account is more than 30 days past due, we may have already reported this information to a credit bureau.

Sincerely,

Champion Mortgage  
A division of KeyBank National Association

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

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

**ADAMS COUNTY**

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

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

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

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

**ALLEGHENY COUNTY**

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

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

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

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

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

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

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

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

**ARMSTRONG COUNTY**

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

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

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

**BEAVER COUNTY**

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

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

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

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

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

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

**BEDFORD COUNTY**

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

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

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

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

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

**BERKS COUNTY**

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

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

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

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

**BLAIR COUNTY**

Bedford Fulton Housing Services  
RD# 1 Box 384  
Everett, PA 15537  
814-623-9129  
FAX 814-623-718

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

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

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

**BRADFORD COUNTY**

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

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

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

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

The Trehab Center of Northeastern PA

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

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

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

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

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

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

#### BUCKS COUNTY

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

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

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

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

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

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

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

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

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

American Credit Counseling Institute

845 Coates Street  
Coatesville, PA 19320  
888-212-6741

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

755 York Rd. Suite 103  
Warminster, PA 18974  
215-444-9429  
Fax 215-956-6344

#### BUTLER COUNTY

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

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

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

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

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

#### CAMBRIA COUNTY

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

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

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

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

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

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

#### CAMERON COUNTY

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

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

#### CARBON COUNTY

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

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall, PA 18052  
610-821-4011 or 800-220-2733  
717 814 only for 800#  
FAX 610-821-0137

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

Commission on Economics Opportunity of Luzerne County

163 Amber Lane  
Wilkes-Barre, PA 18702  
570-826-0510 or 1-800-822-0359  
FAX 570-829-1665 - Call before faxing  
717-455-4994 Hazelton  
Fax 717-455-5631 - Call before faxing  
717-836-4090 Tunkhannock

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

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

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

CENTRE COUNTY

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

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

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

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

CHESTER COUNTY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

755 York Rd. Suite 103  
Warminster, PA 18974  
215-444-9429  
Fax 215-956-6344

CLARION COUNTY

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

CLEARFIELD COUNTY

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

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

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

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

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

CLINTON COUNTY

Lycoming-Clinton Co Comm for Community Action (STEP)  
2138 Lincoln Street P.O. Box 1328  
Williamsport, PA 17703  
570-326-0587  
FAX 717-322-2197

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

COLUMBIA COUNTY

CCCS of Northeastern Pennsylvania

Commission on Economics Opportunity of Luzerne County  
163 Amber Lane  
Wilkes-Barre, PA 18702  
570-826-0510 or 1-800-822-0359  
FAX 570-829-1665 - Call before faxing  
717-455-4994 Hazelton  
Fax 717-455-5631 - Call before faxing  
717-836-4090 Tunkhannock

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

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

## CRAWFORD COUNTY

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

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

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

John F Kennedy Center Inc.  
2021 East 20th Street  
Erie, PA 16510  
814-893-0400  
FAX 814-898-1243

## CUMBERLAND COUNTY

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

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

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

YWCA of Carlisle  
301 G Street  
Carlisle, PA 17013  
717-243-3818  
FAX 717-731-9589

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

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

## DAUPHIN COUNTY

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

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

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

## DELAWARE COUNTY

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

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

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

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

ACCI  
175 Straford Avenue Suite 1  
Wayne, PA 19087  
610-971-2210  
FAX 610-687-7860

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

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

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

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

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

PCCA  
100 North 17th Street Suite 600  
Philadelphia, PA 19103  
215-567-963-9941  
FAX 215-963-9941  
Media Fellowship House  
302 S Jackson Street  
Media, PA 19063  
610-565-0846

ACCI  
144 E Dekalb Pike  
King of Prussia, PA 19406  
610-971-2210

## ELK COUNTY

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

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

## ERIC COUNTY

Booker T Washington Center  
1720 Holland Street  
Erie, PA 16503  
814-453-5744  
FAX 814-453-5749

Greater Eric Comm Action Comm  
18 West 9th Street  
Eric, PA 16501  
814-459-4581  
FAX 814-456-0161

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

## FAYETTE COUNTY

Action Housing, Inc.  
425 6th Avenue Suite 950  
Pittsburgh, PA 16210  
412-391-1956 or 412-281-2102  
FAX 412-391-4512

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

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

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

Fayette Co. Community Action Agency, Inc.  
140 North Beeson Avenue  
Uniontown, PA 15401  
724-437-4418

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

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
Greensburg, PA 15601  
724-838-1290

#### FOREST COUNTY

Warren-Forrest Counties Economic Opportunity  
Council  
204 Liberty Street  
P.O. Box 547  
Warren, PA 16365  
814-726-2400  
FAX 814-723-0510

#### FRANKLIN COUNTY

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

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

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

YWCA of Carlisle  
301 G Street  
Carlisle, PA 17013  
717-243-3818  
FAX 717-243-3948

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

Urban League of Metropolitan Hgb.  
2107 N 6th Street  
Harrisburg, PA 17101  
717-234-5925  
FAX 717-234-9459

CCCS of Western PA  
2000 Linglestown Road  
Harrisburg, PA 17102  
717-541-1757  
FAX 717-731-9589

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

#### FULTON COUNTY

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

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

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

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

#### GREENE COUNTY

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

Community Action Southwest  
22 West High Street  
Waynesburg, PA 15370  
724-852-2893  
FAX 412-627-7713

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

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
Greensburg, PA 15601  
724-838-1290

#### HUNTINGDON COUNTY

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

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

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

#### INDIANA COUNTY

CCCS of Western Pennsylvania, Inc.  
1 North Gate Square  
Greensburg, PA 15601  
724-838-1290

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

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

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

#### JEFFERSON COUNTY

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

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

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

#### JUNIATA COUNTY

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

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

#### LACKAWANNA COUNTY

31 W Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
570-821-0837 or 1-800-922-9537  
FAX 370-821-1785

1400 Abington Executive Park Suite 1  
Clarks Summit, PA 18411  
570-587-9163 or 800-955-9537  
FAX 570-587-9134/9135

#### LANCASTER COUNTY

Community Housing Counselors Incorporated  
PO Box 244  
Kenneth Square, PA 19348  
215-444-3682  
FAX 215-444-3178

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

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall, PA 18052  
215-821-4011 or 1-800-220-2733  
717 .814 Only  
FAX 215-821-8932

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

## LAWRENE COUNTY

### CCCS of Western Pennsylvania

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

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

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

Housing Opportunities of Beaver County  
650 Corporate St. Suite 207  
Beaver, PA 15009  
724-728-7202  
FAX 412-728-7202

## LABANON COUNTY

Economic Opportunity Cabinet of Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
717-622-1995  
FAX 717-622-0429

Tabor Community Services, Inc.  
439 E King Street  
Lancaster, PA 17602  
717-6397-5182 or 1-800-788-5062  
FAX 717-399-4127

## LEHIGH COUNTY

CCCS of Lehigh Valley  
3671 Crescent Court East  
Whitehall, PA 18052  
610-821-4011 or 800-220-2733  
717 814 only  
FAX 610-821-8932

Economic Opportunity Cabinet of Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
717-622-1995  
FAX 717-622-0429

## LUZERNE COUNTY

31 W Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
570-821-0837 or 1-800-922-9537  
FAX 370-821-1785

Comm. On Econ Opportunity of Luzerne County  
163 Amber County  
Wilkes-Barre, PA 18702  
570-826-0510 or 1-800-822-0359  
FAX 570-829-1665 Call before faxing  
717-455-4994 Hazelton  
FAX 717-455-5631 Call before faxing  
717-836-4090 Tunkhannock

1400 Abington Executive Park Suite 1  
Clarks Summit, PA 18411  
570-587-9163 or 800-955-9537  
FAX 570-587-9134/9135

EOC of Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
370-622-1995  
FAX 570-622-0429

## LYCOMING COUNTY

Lycorning-Clinton Co Comm for Community Action (STEP)  
2138 Lincoln Street P.O. Box 1328  
Williamsport, PA 17703  
570-326-0587  
FAX 717-322-2197

1400 Abington Executive Park Suite 1  
Clarks Summit, PA 18411  
570-587-9163 or 800-955-9537  
FAX 570-587-9134/9135

31 W Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
570-821-0837 or 1-800-922-9537  
FAX 370-821-1785

## MCKEAN COUNTY

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

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

## MERCER COUNTY

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

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

## MIFFLING COUNTY

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

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

CCCS of Northeastern PA  
208 W Hamilton Ave. Suite 1  
Hamilton Square Plaza  
State College, PA 16801  
814-238-3668  
FAX 814-238-3669

## MONROE COUNTY

### CCCS of Northeastern Pennsylvania

31 W Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
570-821-0837 or 1-800-922-9537  
FAX 370-821-1785

Comm. On Econ Opportunity of Luzerne Co.  
163 Amber County  
Wilkes-Barre, PA 18702  
570-826-0510 or 1-800-822-0359  
FAX 570-829-1665 Call before faxing  
717-455-4994 Hazelton  
FAX 717-455-5631 Call before faxing  
717-836-4090 Tunkhannock

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

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

## MONTGOMERY COUNTY

Acorn Housing Corporation  
846 North Broad Street  
Philadelphia, PA 19180  
215-765-1221  
FAX 215-765-1427

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

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

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

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

CADCOM  
701 Dekalb Street  
Norristown, PA 19401  
610-277-6363  
FAX 610-277-2123

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

Community Housing Counselors Incorporated  
PO Box 244  
Kenneth Square, PA 19348  
215-444-3682  
FAX 215-444-8243



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

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

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

755 York Rd. Suite 103  
Warminster, PA 18974  
215-444-9429  
Fax 215-956-6344

#### MONTOUR COUNTY

31 W Market Street  
P.O. Box 1127  
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570-821-0837 or 1-800-922-9537  
FAX 370-821-1785

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

Economic Opportunity Cabinet of Schuylkill  
County  
225 North Centre Street  
Pottsville, PA 17901  
717-622-1995  
FAX 717-622-0429

#### PERRY COUNTY

CCCS of Western PA  
2000 Linglestown Road  
Harrisburg, PA 17102  
717-541-1757  
FAX 717-731-9589

Urban League of Metropolitan Harrisburg  
2107 N 6th Street  
Harrisburg, PA 17101  
717-234-5925  
FAX 717-234-9459

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

YWCA of Carlisle  
301 G Street  
Carlisle, PA 17013  
717-243-3818  
FAX 717-243-3948

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

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

#### PHILADELPHIA COUNTY

Acorn Housing Corporation  
846 North Broad Street  
Philadelphia, PA 19180  
215-765-1221  
FAX 215-765-1427

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

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

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

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

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

Housing Association Of Delaware Valley  
1500 Walnut Street, Suite 601  
Philadelphia, PA 19102  
215-545-6010  
FAX 215-790-9132  
Media Fellowship House  
302 S Jackson Street  
Media, PA 19063  
610-565-0846

Community Development Corp. of Frankford Group  
Ministry  
4620 Griscom Street  
Philadelphia, PA 19124  
215-744-2990  
FAX 9215 744-2012

PCCA 100 North 17th Street, Suite 600  
Philadelphia, PA 19103  
215-978-0224  
FAX 215-765-7614

#### American Credit Counseling Institute

845 Coates Street  
Coatesville, PA 19320  
888-212-6741

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

755 York Rd. Suite 103  
Warminster, PA 18974  
215-444-9429  
Fax 215-956-6344

#### PIKE COUNTY

31 W Market Street  
P.O. Box 1127  
Wilkes-Barre, PA 18702  
570-821-0837 or 1-800-922-9537  
FAX 370-821-1785

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

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

#### POTER COUNTY

Northern Tier Community Action Corporation  
135 West 4th Street  
Emporium, PA 15834  
814-486-1161

#### SCHUULKILL COUNTY

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

Comm. On Econ Opportunity of Luzerne County  
163 Amber County  
Wilkes-Barre, PA 18702  
570-826-0510 or 1-800-822-0359  
FAX 570-829-1665 Call before faxing  
717-455-4994 Hazleton  
FAX 717-455-5631 Call before faxing  
717-836-4090 Tunkhannock

EOC of Schuylkill County  
225 North Centre Street  
Pottsville, PA 17901  
370-622-1995  
FAX 570-622-0429

CCCS of Lehigh Valley  
PO Box A  
Whitehall, PA 18052  
610-821-4011  
FAX 610-821-8932

#### SNYDER COUNTY

CCCS of Western PA  
2000 Linglestown Road  
Harrisburg, PA 17102  
717-541-1757  
FAX 717-731-9589

Urban League of Metropolitan Harrisburg  
2107 N 6th Street  
Harrisburg, PA 17101  
717-234-5925  
FAX 717-234-9459

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

**SOMERSET COUNTY**

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

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

Bedford-Fulton Housing Services  
1954 Mary Grace Lane  
Johnstown, PA 15901  
FAX 814-539-1688

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

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

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

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

The trehab Center of Northeastern PA

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

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

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

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

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

103 Warren Street PO Box 709  
Tunkhannock, PA 18657  
570-836-6840  
FAX 570-836-6332

**SUSQUEHANNA COUNTY**

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

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

The trehab Center of Northeastern PA

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

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

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

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

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

103 Warren Street PO Box 709  
Tunkhannock, PA 18657  
570-836-6840  
FAX 570-836-6332

**TIOGA COUNTY**

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

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

The trehab Center of Northeastern PA

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

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

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

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

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

103 Warren Street PO Box 709  
Tunkhannock, PA 18657  
570-836-6840  
FAX 570-836-6332

**UNION COUNTY**

Lycoming-Clinton Co Comm for Comm Action  
(STEP)  
2138 Lincoln Street. PO Box 1328  
Williamsport, PA 17703  
570-326-0587  
FAX 717-322-2197

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

**VENANGO COUNTY**

Greater Eric Comm Action Comm  
18 West 9th Street  
Erie, PA 16501  
814-459-4581  
FAX 814-456-0161

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

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

**WASHINGTON COUNTY**

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

CCCS of Western Pennsylvania, INC.  
1 North Gate Square  
Greensburg, PA 15601  
704-838-1290

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

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

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

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

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

#### WAYNE COUNTY

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

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

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

The rehab Center of Northeastern PA

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

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

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

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

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

103 Warren Street PO Box 709  
Tunkhannock, PA 18657  
570-836-6840  
FAX 570-836-6332

#### WESTMORELAND COUNTY

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

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

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

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

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

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

#### WYOMING COUNTY

Comm Econ Opport of Luzerne Co  
163 Amber Lane  
Wilkes-Barre, PA 18701  
570-826-0510 or 1-800-822-0359  
FAX 570-829-1665

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

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

The rehab Center of Northeastern PA

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

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

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

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

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

103 Warren Street PO Box 709  
Tunkhannock, PA 18657  
570-836-6840  
FAX 570-836-6332

#### YORK COUNTY

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

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

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

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

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

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

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



---

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

**UDREN LAW OFFICES, P.C.**

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD

SUITE 200

CHERRY HILL, NEW JERSEY 08003-3620

856 . 669 . 5400

FAX: 856 . 669 . 5399

MARK J. UDREN\*  
STUART WINNEG\*\*  
GAYL SPIVAK ORLOFF\*\*\*  
HEIDI R. SPIVAK\*\*\*  
MARISA JOY MYERS\*\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
\*ADMITTED NJ, PA, FL  
\*\*ADMITTED PA  
\*\*\*ADMITTED NJ, PA  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

FREDDIE MAC  
PENNSYLVANIA  
DESIGNATED COUNSEL

October 4, 2006

Prothonotary of Clearfield County  
Clearfield County Courthouse  
230 East Market Street  
Clearfield, PA 16830

Re: Champion Mortgage, A Division of Key Bank, National  
Association, Successor to the Interests of Champion Mortgage  
Co., Inc.

vs.

Julie Christine Ward n/k/a Julie Christine Buehler  
Complaint in Mortgage Foreclosure

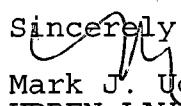
Gentlemen:

In connection with the above captioned matter, enclosed please  
find the following:

1. Original Complaint in Mortgage Foreclosure to be filed  
together with a copy of the first page to be time stamped and  
returned in the enclosed self-addressed stamped envelope.
2. Our check payable to the Prothonotary of Clearfield County  
in the amount of \$85.00 in payment of your filing fee.
3. Package to be forwarded to the Sheriff's Office for service  
on the Defendant (s). Would you kindly place the action number  
on the Sheriff's copies.

Your assistance in this matter is greatly appreciated.

Sincerely yours,

  
Mark J. Udren, Esquire  
UDREN LAW OFFICES, P.C.  
MJU/ca  
Enclosures

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 101999  
NO: 06-1624-CD  
SERVICE # 1 OF 1  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CHAMPION MORTGAGE, A div. of Key Bank  
vs.  
DEFENDANT: JULIE CHRISTINE WARD n/k/a JULIE CHRISTINE BUEHLER

SHERIFF RETURN

NOW, November 01, 2006 AT 2:45 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JULIE CHRISTINE WARD n/k/a JULIE CHRISTINE BUEHLER DEFENDANT AT 1216 TREASURE LAKE aka 195 ANDROS LANE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JULIE WARD, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: COUDRIET / NEVLING

FILED  
01/31/07  
JAN 24 2007

William A. Shaw  
Prothonotary/Clerk of Courts

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	UDREN	72035	10.00
SHERIFF HAWKINS	UDREN	72035	34.91

Sworn to Before Me This

\_\_\_\_\_ Day of \_\_\_\_\_ 2007

\_\_\_\_\_

So Answers,



Chester A. Hawkins  
Sheriff

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

ATTORNEY FOR PLAINTIFF

**FILED** *Att. pd.*  
*m 11:47 AM 20.00*  
MAR 09 2007 *No CC*

Champion Mortgage, A Division  
of Key Bank, National  
Association, Successor to the  
Interests of Champion Mortgage  
Co., Inc.  
2025 Ontario Street, 4th  
Floor.  
Cleveland, OH 44115  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

*Notice to*  
William A. Shaw *Def.*  
Prothonotary/Clerk of Courts  
*Statement to*  
*Att.*  
(6K)

v.

Julie Christine Ward n/k/a  
Julie Christine Buehler  
1216 Treasure Lake  
a/k/a 195 Androse Lane  
Du Bois, PA 15801  
Defendant(s)

NO. 2006-1624-CD

**PRAECIPE FOR JUDGMENT FOR FAILURE TO  
ANSWER AND ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Kindly enter judgment in favor of the Plaintiff and against the Defendant(s) **Julie Christine Ward n/k/a Julie Christine Buehler** for failure to file an Answer to Plaintiff's Complaint within 20 days from service thereof and for foreclosure and sale of the mortgaged premises, and assess Plaintiff's damages as follows:

As set forth in Complaint	\$43,413.76
Interest Per Complaint	2,071.44
From 9/20/06 to 3/6/07	
Late charges per Complaint	<u>30.10</u>
From 9/20/06 to 3/6/07	
<b>TOTAL</b>	<b><u>\$45,515.30</u></b>

I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE  
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: March 9, 2007

*William A. Shaw*  
PRO PROTHY

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

ATTORNEY FOR PLAINTIFF

Champion Mortgage, A Division of Key  
Bank, National Association, Successor to  
the Interests of Champion Mortgage Co.,  
Inc.

Plaintiff

v.

Julie Christine Ward n/k/a Julie  
Christine Buehler  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

NO. 2006-1624-CD

TO: Julie Christine Ward n/k/a Julie Christine Buehler  
1216 Treasure Lake a/k/a 195 Androse Lane  
Du Bois, PA 15801

DATE of Notice: February 23, 2007

**IMPORTANT NOTICE**

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

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

USTED SE ENCUENTRA EN ESTADO DE REBELDIA POR NO HABER TOMADO LA ACCION REQUIRIDA DE SU PARTE EN ESTE CASO. AL NO TOMAR LA ACCION DEBIDA DENTRO DE UN TERMINO DE DIEZ (10) DIAS DE ESTA NOTIFICACION, EL TRIBUNAL PODRA, SIN NECESIDAD DE COMPARARECER USTED EN CORTE O ESCUCHAR PREUBA ALGUNA, DICTAR SENTENCIA EN SU CONTRA, USTED PUEDE PERDER BIENES Y OTROS DERECHOS, IMPORTANTES. DEBE LLEVAR ESTA NOTIFICACION A UN ABOGADO INMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFICIENTE PARA TAL SERVICIO, VAYA EN PERSONA O LLAME POR TELEFONO A LA OFICINA, CUYA DIRECCION SE ENCUENTRA ESCRITA ABAJO PARA AVERIGUAR DONDE SE PUEDE CONSEGUIR ASISTENCIA LEGAL.

SERVICIO DE REFERENCIA LEGAL  
LAWYER REFERRAL SERVICE  
David S. Meholick  
Court Administrator  
Clearfield County Courthouse  
Clearfield, PA 16830  
814-765-2641, ext. 5982

NOTICE: PURSUANT TO THE FAIR DEBT COLLECTION PRACTICES ACT, THIS LAW FIRM IS DEEMED TO BE A DEBT COLLECTOR AND THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

/s/  
Mark J. Udren, Esquire  
Woodcrest Corporate Center  
111 Woodcrest Road, Suite 200  
Cherry Hill, New Jersey 08003-3620



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

ATTORNEY FOR PLAINTIFF

Champion Mortgage, A Division  
of Key Bank, National  
Association, Successor to the  
Interests of Champion Mortgage  
Co., Inc.

Plaintiff

v.

Julie Christine Ward n/k/a  
Julie Christine Buehler  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 2006-1624-CD

AFFIDAVIT OF NON-MILITARY SERVICE

STATE OF NEW JERSEY

:  
:  
SS  
:

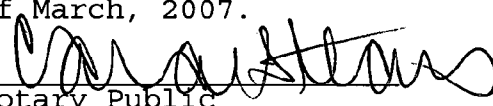
COUNTY OF CAMDEN

THE UNDERSIGNED being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained by us either as Plaintiff or as servicing agent of the Plaintiff herein and that the above Defendant(s) are not in the Military or Naval Service of the United States of America or its Allies as defined in the Servicemembers' Civil Relief Act (108 P.L. 189; 117 Stat. 2835; 2003 Enacted H.R. 100), and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Julie Christine Ward  
n/k/a Julie Christine Buehler  
Age: Over 18  
Residence: As captioned above  
Employment: Unknown

Name: MARK J. UDREN, ESQ.  
Title: ATTORNEY FOR PLAINTIFF  
Company: UDREN LAW OFFICES, P.C.

Sworn to and subscribed  
before me this 6<sup>th</sup> day  
of March, 2007.

  
Notary Public

CARA STEARS

NOTARY PUBLIC OF NEW JERSEY  
Commission Expires 4/16/2008



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

ATTORNEY FOR PLAINTIFF

COPY

Champion Mortgage, A Division  
of Key Bank, National  
Association, Successor to the  
Interests of Champion Mortgage  
Co., Inc.

Plaintiff

v.

Julie Christine Ward n/k/a  
Julie Christine Buehler  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2006-1624-CD

TO: Julie Christine Ward n/k/a  
Julie Christine Buehler  
1216 Treasure Lake a/k/a  
195 Androse Lane  
Du Bois, PA 15801

NOTICE

Pursuant to Rule 236 of the Supreme Court of Pennsylvania, you are hereby notified that a Judgment has been entered against you in the above proceeding as indicated below.

Prothonotary

3/9/07

- ☒ Judgment by Default  
☐ Money Judgment  
☐ Judgment in Replevin  
☐ Judgment for Possession  
☐ Judgment on Award of Arbitration  
☐ Judgment on Verdict  
☐ Judgment on Court Findings

IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE PLEASE CALL:

ATTORNEY Mark J. Udren, Esquire

At this telephone number: 856-669-5400

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

COPY

Champion Mortgage  
Key Bank, National Association  
Champion Mortgage Co., Inc.  
Plaintiff(s)

No.: 2006-01624-CD

Real Debt: \$45,515.30

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Julie Christine Ward n/k/a  
Julie Christine Buehler  
Defendant(s)


Entry: \$20.00

Instrument: Default Judgment

Date of Entry: March 9, 2007

Expires: March 9, 2012

Certified from the record this 9th day of March, 2007.



William A. Shaw, Prothonotary

\*\*\*\*\*

SIGN BELOW FOR SATISFACTION

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

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

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

ATTORNEY FOR PLAINTIFF

Champion Mortgage, A Division  
of Key Bank, National  
Association, Successor to the  
Interests of Champion Mortgage  
Co., Inc.

Plaintiff

v.

Julie Christine Ward n/k/a  
Julie Christine Buehler  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 2006-1624-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Please issue Writ of Execution in the above matter:

Amount due \$45,515.30

Interest From 3/7/07  
to Date of Sale \_\_\_\_\_  
Ongoing Per Diem of \$12.33  
to actual date of sale including if sale is  
held at a later date

(Costs to be added) \$ \_\_\_\_\_

Prothonotary costs 125.00

UDREN LAW OFFICES, P.C.

  
Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

**FILED** ICCD lewrits  
MAR 09 2007 w/prop deser.  
to Sheriff

William A. Shaw  
Prothonotary/Clerk of Courts 4th pd. 20.00

Ⓢ

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

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Champion Mortgage, A Division  
of Key Bank, National  
Association, Successor to the  
Interests of Champion Mortgage  
Co., Inc.

Plaintiff

v.

Julie Christine Ward n/k/a

Julie Christine Buehler

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2006-1624-CD

C E R T I F I C A T E

Mark J. Udren, Esquire, hereby states that he is the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) An FHA insured mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- ( X ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

This certification is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE  
ATTORNEY FOR PLAINTIFF

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

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Champion Mortgage, A Division  
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Julie Christine Ward n/k/a

Julie Christine Buehler

Defendant(s)

COURT OF COMMON PLEAS

CIVIL DIVISION

Clearfield County

MORTGAGE FORECLOSURE

NO. 2006-1624-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Champion Mortgage, A Division of Key Bank, National Association, Successor to the Interests of Champion Mortgage Co., Inc., Plaintiff in the above action, by its attorney, Mark J. Udren, ESQ., sets forth as of the date the Praecipe for the Writ of Execution was filed the following information concerning the real property located at: 1216 Treasure Lake(Sandy Township), Du Bois, PA 15801

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

Name

Address

Julie Christine Ward n/k/a

1216 Treasure Lake

Julie Christine Buehler

a/k/a 195 Androse Lane

Du Bois, PA 15801

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

Name

Address

SAME AS #1 ABOVE

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

Name

Address

None

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

Name

Address

Champion Mortgage, A  
Division of Key Bank,  
National Association,  
Successor to the Interests  
of Champion Mortgage Co., Inc.

2025 Ontario Street, 4th Floor.  
Cleveland, OH 44115

5. Name and address of every other person who has any record lien on the property:

Name

Address

None

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

Name

Address

Real Estate Tax Dept.

1 North Second Street, Suite 116  
Clearfield, PA 16830

Domestic Relations Section

1 North Second Street, Suite 116  
Clearfield, PA 16830

Commonwealth of PA,  
Department of Revenue

Bureau of Compliance, PO Box 281230  
Harrisburg, PA 17128-1230

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

Name

Address

Tenants/Occupants

1216 Treasure Lake  
(Sandy Township)  
Du Bois, PA 15801

Treasure Lake, PUD

1216 Treasure Lake  
Du Bois, PA 15801

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

DATED: March 6, 2007

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQ.  
Attorney for Plaintiff

UDREN LAW OFFICES, P.C.

BY: Mark J. Udren, Esquire

ATTY I.D. NO. 04302

WOODCREST CORPORATE CENTER

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CHERRY HILL, NJ 08003-3620

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ATTORNEY FOR PLAINTIFF

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Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2006-1624-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

property: 1216 Treasure Lake  
(Sandy Township)  
Du Bois, PA 15801  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$45,515.30

Interest From 3/7/07

to Date of Sale

Ongoing Per Diem of \$12.33

to actual date of sale including if sale is  
held at a later date

125.00

Prothonotary costs

(Costs to be added)

\$

By

*Willie L. Hays*  
Clerk

Date

3/9/07



COURT OF COMMON PLEAS  
NO. 2006-1624-CD

=====

Champion Mortgage, A Division of Key Bank, National Association,  
Successor to the Interests of Champion Mortgage Co., Inc.

vs.

Julie Christine Ward n/k/a Julie Christine Buehler

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 45,515.30

INTEREST \$ \_\_\_\_\_

from 3/7/07

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$12.33

to actual date of sale including if sale is  
held at a later date

COSTS PAID:

PROTHY \$ 125.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

1216 Treasure Lake

(Sandy Township)

Du Bois, PA 15801

Mark J. Udren, ESQUIRE

UDREN LAW OFFICES, P.C.

WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

(856) 669-5400

pleadings@udren.com

**Exhibit A (Legal Description)**

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

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC. RECORDED IN MISC. BOOK VOL 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERALS AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY DEVELOPER OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LIEN SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

DEED FROM WILLIAM G. LAWSON AND KIMBERLY A. LAWSON, HUSBAND AND WIFE AS SET FORTH IN DEED BOOK 1520 PAGE 395 DEED DATE 03/03/93, AND RECORDED DATE 03/26/93, CLEARFIELD COUNTY OF RECORDS, COMMONWEALTH OF PENNSYLVANIA.

BEING KNOWN AS:        1216 TREASURE LAKE  
                              (SANDY TOWNSHIP)  
                              DU BOIS, PA 15801

PROPERTY ID NO.:       128 C2-3-75-21

TITLE TO SAID PREMISES IS VESTED IN JULIE CHRISTINE WARD BY DEED FROM WILLIAM G. LAWSON AND KIMBERLY A. LAWSON, HUSBAND AND WIFE DATED 3/3/93 RECORDED 3/26/93 IN DEED BOOK 1520 PAGE 395.

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

ATTORNEY FOR PLAINTIFF

Champion Mortgage, A Division  
of Key Bank, National  
Association, Successor to the  
Interests of Champion Mortgage  
Co., Inc.  
2025 Ontario Street, 4th  
Floor.  
Cleveland, OH 44115  
Plaintiff

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

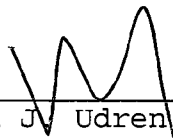
NO. 2006-1624-CD

v.  
Julie Christine Ward n/k/a  
Julie Christine Buehler  
1216 Treasure Lake a/k/a 195  
Androse Lane  
Du Bois, PA 15801  
Defendant(s)

SUGGESTION OF BANKRUPTCY

To the Prothonotary:

Kindly note on the record that the above Defendant, Julie C. Buehler has filed Chapter 13 Bankruptcy in the Western District of Johnstown, Pennsylvania on April 30, 2007, Bankruptcy Case No. 07-70473.

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

**FILED** NO CC  
JUN 04 2007

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20556

NO: 06-1624-CD

PLAINTIFF: CHAMPION MORTGAGE, A DIVISION OF KEY BANK, NATIONAL ASSOCIATION, SUCCESSOR TO THE INTERESTS OF CHAMPION MORTGAGE CO., INC.

vs.

DEFENDANT: JULIE CHRISTINE WARD N/K/A JULIE CHRISTINE BUEHLER

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 03/09/2007

LEVY TAKEN 04/17/2007 @ 11:50 AM

POSTED 04/17/2007 @ 12:00 PM

SALE HELD

SOLD TO

WRIT RETURNED 11/01/2007

DATE DEED FILED **NOT SOLD**

**DETAILS**

04/17/2007 @ 11:50 AM SERVED JULIE CHRISTINE WARD N/K/A JULIE CHRISTINE BUEHLER

JULIE CHRISTINE WARD N/K/A JULIE CHRISTINE BUEHLER, DEFENDANT, AT HER RESIDENCE 1216 TREASURE LAKE A/K/A LOT #75, SEC. 3 "GRENADA" A/K/A 195 ANDROSE LANE, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JULIE CHRISTINE

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

@ SERVED

NOW, MAY 31, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JUNE 1, 2007 DUE TO A CHAPTER 13 BANKRUPTCY FILING.

**FILED**

04/17/07  
NOV 01 2007

William A. Shaw  
Prothonotary/Clerk of Courts



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20556

NO: 06-1624-CD

PLAINTIFF: CHAMPION MORTGAGE, A DIVISION OF KEY BANK, NATIONAL ASSOCIATION, SUCCESSOR TO THE INTERESTS OF CHAMPION MORTGAGE CO., INC.

vs.

DEFENDANT: JULIE CHRISTINE WARD N/K/A JULIE CHRISTINE BUEHLER

Execution REAL ESTATE

SHERIFF RETURN

---

SHERIFF HAWKINS \$196.54

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

Chester A. Hawkins  
Sheriff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

BY: Mark J. Udren, Esquire  
ATTY I.D. NO. 04302  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
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Champion Mortgage, A Division  
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Plaintiff

v.

Julie Christine Ward n/k/a  
Julie Christine Buehler  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 2006-1624-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

To satisfy the judgment, interest and costs in the above matter,  
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property: 1216 Treasure Lake  
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Du Bois, PA 15801  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$45,515.30

Interest From 3/7/07

to Date of Sale

Ongoing Per Diem of \$12.33

to actual date of sale including if sale is held at a later date 125.00

Prothonotary costs

(Costs to be added)

\$

By

*William H. Hargis*  
Prothonotary

Clerk

Date

3/9/07

Received March 9, 2007 @ 3:00 P.M.

Christina A. Hargis

Sy. Cynthia Butler-Clayton

COURT OF COMMON PLEAS  
NO. 2006-1624-CD

=====

Champion Mortgage, A Division of Key Bank, National Association,  
Successor to the Interests of Champion Mortgage Co., Inc.

vs.

Julie Christine Ward n/k/a Julie Christine Buehler

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 45,515.30

INTEREST \$ \_\_\_\_\_

from 3/7/07

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$12.33

to actual date of sale including if sale is  
held at a later date

COSTS PAID:

PROTHY \$ 125.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

1216 Treasure Lake

(Sandy Township)

Du Bois, PA 15801

\_\_\_\_\_  
Mark J. Udren, ESQUIRE

UDREN LAW OFFICES, P.C.

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DEED FROM WILLIAM G. LAWSON AND KIMBERLY A. LAWSON, HUSBAND AND WIFE AS SET FORTH IN DEED BOOK 1520 PAGE 395 DEED DATE 03/03/93, AND RECORDED DATE 03/26/93, CLEARFIELD COUNTY OF RECORDS, COMMONWEALTH OF PENNSYLVANIA.

BEING KNOWN AS:        1216 TREASURE LAKE  
                              (SANDY TOWNSHIP)  
                              DU BOIS, PA 15801

PROPERTY ID NO.:        128 C2-3-75-21

TITLE TO SAID PREMISES IS VESTED IN JULIE CHRISTINE WARD BY DEED FROM WILLIAM G. LAWSON AND KIMBERLY A. LAWSON, HUSBAND AND WIFE DATED 3/3/93 RECORDED 3/26/93 IN DEED BOOK 1520 PAGE 395.



**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME JULIE CHRISTINE WARD N/K/A JULIE CHRISTINE BUEHLER

NO. 06-1624-CD

NOW, November 01, 2007, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on , I exposed the within described real estate of Julie Christine Ward N/K/A Julie Christine Buehler to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	18.43
LEVY	15.00
MILEAGE	18.43
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	10.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$196.54</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	45,515.30
INTEREST @ 12.3300	0.00
FROM TO	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$45,535.30</b>

**COSTS:**

ADVERTISING	1,392.60
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	196.54
LEGAL JOURNAL COSTS	216.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,930.14</b>

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

**UDREN LAW OFFICES, P.C.**  
**WOODCREST CORPORATE CENTER**  
**111 WOODCREST ROAD**  
**SUITE 200**  
**CHERRY HILL, NEW JERSEY 08003-3620**  
**856.669.5400**  
**FAX: 856.669.5399**

**PENNSYLVANIA OFFICE**  
**215-568-9580**

**MARK J. UDREN\***  
**STUART WINNEG\*\***  
**GAYL SPIVAK ORLOFF\*\*\***  
**HEIDIA SPIVAK\*\*\***  
**MARISA JOY COHEN\*\*\***  
**LORRAINE DOYLE\*\***  
**ALAN M. MINATO\*\*\***  
**\*ADMITTED NJ, PA, FL**  
**\*\*ADMITTED PA**  
**\*\*\*ADMITTED NJ, PA**  
**TINA MARIE RICH**  
**OFFICE ADMINISTRATOR**

**FREDDIE MAC**  
**PENNSYLVANIA**  
**DESIGNATED COUNSEL**

**PLEASE RESPOND TO NEW JERSEY OFFICE**

May 25, 2007

Sent via telefax #814-765-6767  
and Regular Mail

Clearfield County Sheriff's Office  
Clearfield County Courthouse  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Champion Mortgage, A Division of Key Bank, National  
Association, Successor to the Interests of Champion Mortgage  
Co., Inc.

vs.

Julie Christine Ward n/k/a Julie Christine Buehler  
Clearfield County C.C.P. No. 2006-1624-CD  
Premises: 1216 Treasure Lake (Sandy Township)  
Du Bois, PA 15801  
SS Date: June 1, 2007

Dear Cindy:

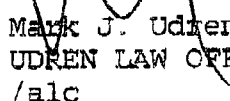
Please stay the Sheriff's Sale scheduled for June 1, 2007.

Sale is stayed for the following reason:

Defendant(s) filed chapter 13 bankruptcy on April 30, 2007 in the  
Western District, Pittsburgh, Pennsylvania. Case #07-70473.

Thank you for your attention to this matter.

Sincerely yours,

  
Mark J. Udren  
UDREN LAW OFFICES, P.C.  
/alc

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
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Champion Mortgage, A Division  
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Association, Successor to the  
Interests of Champion Mortgage  
Co., Inc.

Plaintiff

v.

Julie Christine Ward n/k/a  
Julie Christine Buehler  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2006-1624-CD

PRAECIPE TO ISSUE WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount due \$45,515.30

Interest From 03/07/2007  
to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$12.33  
to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$ 145.00 Prothonotary costs

UDREN LAW OFFICES, P.C.

BY: \_\_\_\_\_  
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

FILED  
JUL 30 2010

William A. Shaw  
Prothonotary/Clerk of Courts

1cc to writs w/ desc.  
to Sheriff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
CHANDRA M. ARKEMA, ESQUIRE - ID #203437  
WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

Champion Mortgage, A Division  
of Key Bank, National  
Association, Successor to the  
Interests of Champion Mortgage  
Co., Inc.

Plaintiff  
v.

Julie Christine Ward n/k/a  
Julie Christine Buehler  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 2006-1624-CD

#### C E R T I F I C A T E

I hereby state that as the attorney for the Plaintiff in the above-captioned matter and that the premises are not subject to the provisions of Act 91 because it is:

- ( ) An FHA insured mortgage
- ( ) Non-owner occupied
- ( ) Vacant
- ( X ) Act 91 procedures have been fulfilled.
- ( ) Over 24 months delinquent.

This certification is made subject to the penalties of 18 Pa. C.S. Sec. 4904 relating to unsworn falsification to authorities.

UDREN LAW OFFICES, P.C.

BY: \_\_\_\_\_  
Attorneys for Plaintiff  
MARK J. UDREN, ESQUIRE  
STUART WINNEG, ESQUIRE  
LORRAINE DOYLE, ESQUIRE  
ALAN M. MINATO, ESQUIRE  
CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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Plaintiff

v.

Julie Christine Ward n/k/a

Julie Christine Buehler

Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2006-1624-CD

AFFIDAVIT PURSUANT TO RULE 3129.1

Champion Mortgage, A Division of Key Bank, National Association,  
Successor to the Interests of Champion Mortgage Co., Inc.,  
Plaintiff in the above action, by its attorney, Mark J. Udren,  
ESQ., sets forth as of the date the Praecipe for the Writ of  
Execution was filed the following information concerning the real  
property located at: 1216 Treasure Lake, Du Bois, PA 15801

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

Name

Address

Julie Christine Ward

1216 Treasure Lake a/k/a

n/k/a Julie Christine Buehler

195 Androse Lane

Du Bois, PA 15801

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

Name

Address

SAME AS #1 ABOVE

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

Name

Address

None

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

Name

Address

Champion Mortgage, A Division 2025 Ontario Street, 4th Floor.

of Key Bank, National

Cleveland, OH 44115

Association, Successor to the

Interests of Champion Mortgage Co., Inc.

5. Name and address of every other person who has any record lien on the property:

Name

Address

None

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

Name

Address

Real Estate Tax Department      1 North Second Street, Suite 116  
Clearfield, PA 16830

Domestic Relations Section      1 North Second Street, Suite 116  
Clearfield, PA 16830

Commonwealth of PA,      Bureau of Compliance, PO Box 281230  
Department of Revenue      Harrisburg, PA 17128-1230

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

Name

Address

Tenants/Occupants      1216 Treasure Lake  
Du Bois, PA 15801

Treasure Lake, PUD      1216 Treasure Lake  
Du Bois, PA 15801

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

DATED: April 26, 2010

UDREN LAW OFFICES, P.C.

BY: \_\_\_\_\_

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

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STUART WINNEG, ESQUIRE - ID #45362  
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ALAN M. MINATO, ESQUIRE - ID #75860  
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WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
pleadings@udren.com

COPY

Champion Mortgage, A Division  
of Key Bank, National  
Association, Successor to the  
Interests of Champion Mortgage  
Co., Inc.

Plaintiff

v.

Julie Christine Ward n/k/a  
Julie Christine Buehler  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County

MORTGAGE FORECLOSURE

NO. 2006-1624-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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

1216 Treasure Lake  
Du Bois, PA 15801  
SEE LEGAL DESCRIPTION ATTACHED

Amount due \$45,515.30

Interest From 03/07/2007

to Date of Sale \_\_\_\_\_

Ongoing Per Diem of \$12.33

to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$

145.00

Prothonotary costs

By

Willie L. [Signature]

Prothonotary

Clerk

Date 7/30/10

COURT OF COMMON PLEAS

NO. 2006-1624-CD

=====

Champion Mortgage, A Division of Key Bank, National Association,  
Successor to the Interests of Champion Mortgage Co., Inc.

vs.

Julie Christine Ward n/k/a Julie Christine Buehler

=====

WRIT OF EXECUTION

=====

REAL DEBT \$ 45,515.30

INTEREST \$ \_\_\_\_\_

from 03/07/2007

to Date of Sale \_\_\_\_\_

*Ongoing Per Diem of \$12.33*

*to actual date of sale including if sale is  
held at a later date*

COSTS PAID:

PROTHY \$ 145.00

SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

1216 Treasure Lake

Du Bois, PA 15801

~~UDREN LAW OFFICES, P.C.~~

~~MARK J. UDREN, ESQUIRE~~

~~STUART WINNEG, ESQUIRE~~

~~LORRAINE DOYLE, ESQUIRE~~

~~ALAN M. MINATO, ESQUIRE~~

~~CHANDRA M. ARKEMA, ESQUIRE~~

~~WOODCREST CORPORATE CENTER~~

~~111 WOODCREST ROAD, SUITE 200~~

~~CHERRY HILL, NJ 08003-3620~~

~~(856) 669-5400~~

~~pleadings@udren.com~~



**Exhibit A (Legal Description)**

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

EXCEPTING AND RESERVING THEREFROM AND SUBJECT TO:

1. ALL EASEMENTS, RIGHTS OF WAY, RESERVATIONS, RESTRICTIONS AND LIMITATIONS SHOWN OR CONTAINED IN PRIOR INSTRUMENTS OF RECORD AND IN THE AFORESAID RECORDED PLAN.
2. THE DECLARATION OF RESTRICTIONS, TREASURE LAKE, INC. RECORDED IN MISC. BOOK VOL 146, PAGE 476; ALL OF SAID RESTRICTIONS BEING COVENANTS WHICH RUN WITH THE LAND.
3. ALL MINERALS AND MINING RIGHTS OF EVERY KIND AND NATURE.
4. A LIEN FOR ALL UNPAID CHARGES OR ASSESSMENTS AS MAY BE MADE BY DEVELOPER OR TREASURE LAKE PROPERTY OWNERS ASSOCIATION, INC., WHICH LINE SHALL RUN WITH THE LAND AND BE AN ENCUMBRANCE AGAINST IT.

DEED FROM WILLIAM G. LAWSON AND KIMBERLY A. LAWSON, HUSBAND AND WIFE AS SET FORTH IN DEED BOOK 1520 PAGE 395 DEED DATE 03/03/93, AND RECORDED DATE 03/26/93, CLEARFIELD COUNTY OF RECORDS, COMMONWEALTH OF PENNSYLVANIA.

BEING KNOWN AS:        1216 Treasure Lake  
                             Du Bois, PA 15801

PROPERTY ID NO.:       128 C2-3-75-21

TITLE TO SAID PREMISES IS VESTED IN JULIE CHRISTINE WARD BY DEED FROM WILLIAM G. LAWSON AND KIMBERLY A. LAWSON, HUSBAND AND WIFE DATED 03/03/1993 RECORDED 03/26/1993 IN DEED BOOK 1520 PAGE 395.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 21217  
NO: 06-1624-CD

PLAINTIFF: CHAMPION MORTGAE, A DIVISION OF KEY BANK, NATIONAL ASSOCIATION, SUCCESOR TO THE INTERESTS OF CHAMPION MORTGAGE CO., INC.

VS.

DEFENDANT: JULIE CHRISTINE WARD N/K/A JULIE CHRISTINE BUEHLER

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 7/30/2010

LEVY TAKEN 9/8/2010 @ 1:50 PM

POSTED 9/8/2010 @ 1:50 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 2/7/2011

DATE DEED FILED NOT SOLD

FILED  
09:50 PM  
FEB 07 2011  
William A. Shaw  
Prothonotary/Clerk of Courts

DETAILS

9/8/2010 @ 1:50 PM SERVED JULIE CHRISTINE WARD N/K/A JULIE CHRISTINE BUEHLER

SERVED JULIE CHRISTINE WARD N/K/A JULIE CHRISTINE BUEHLER, DEFENDANT AT HER RESIDENCE 1216 T. L. A/K/A 195 ANDROSE LN A/K/A SEC. 5, LOT 75, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO JULIE PENVOST WARD

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

@ SERVED

NOW, OCTOBER 6, 2010 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR NOVEMBER 5, 2010 DUE TO NO RESPONSE FROM THE NEW SERVICER.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 21217

NO: 06-1624-CD

PLAINTIFF: CHAMPION MORTGAE, A DIVISION OF KEY BANK, NATIONAL ASSOCIATION, SUCCESSOR TO THE INTERESTS OF CHAMPION MORTGAGE CO., INC.

vs.

DEFENDANT: JULIE CHRISTINE WARD N/K/A JULIE CHRISTINE BUEHLER

Execution REAL ESTATE


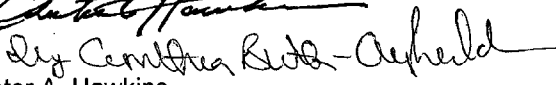
SHERIFF RETURN

---

SHERIFF HAWKINS \$193.28

SURCHARGE \$20.00 PAID BY PLAINTIFF

So Answers,

  
  
Chester A. Hawkins  
Sheriff

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302  
STUART WINNEG, ESQUIRE - ID #45362  
LORRAINE DOYLE, ESQUIRE - ID #34576  
ALAN M. MINATO, ESQUIRE - ID #75860  
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WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NJ 08003-3620  
856-669-5400  
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Champion Mortgage, A Division  
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Association, Successor to the  
Interests of Champion Mortgage  
Co., Inc.

Plaintiff

v.

Julie Christine Ward n/k/a  
Julie Christine Buehler  
Defendant(s)

COURT OF COMMON PLEAS  
CIVIL DIVISION  
Clearfield County  
MORTGAGE FORECLOSURE

NO. 2006-1624-CD

WRIT OF EXECUTION

TO THE SHERIFF OF Clearfield COUNTY:

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to Date of Sale                     

Ongoing Per Diem of \$12.33

to actual date of sale including if sale is  
held at a later date

(Costs to be added)

\$                     

145.00 Prothonotary costs

By Will [Signature]

Prothonotary

Clerk

Date 7/30/10

Received this writ this 20th day  
of July A.D. 2010  
At 2:00 A.M./P.M.

Charles A. Hanks  
Sheriff by Cynthia Butler-Caplan

COURT OF COMMON PLEAS

NO. 2006-1624-CD

=====

Champion Mortgage, A Division of Key Bank, National Association,  
Successor to the Interests of Champion Mortgage Co., Inc.

vs.

Julie Christine Ward n/k/a Julie Christine Buehler

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WRIT OF EXECUTION

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REAL DEBT \$ 45,515.30

INTEREST \$ \_\_\_\_\_

from 03/07/2007

to Date of Sale \_\_\_\_\_

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SHERIFF \$ \_\_\_\_\_

STATUTORY \$ \_\_\_\_\_

COSTS DUE PROTHY. \$ \_\_\_\_\_

PREMISES TO BE SOLD:

1216 Treasure Lake

Du Bois, PA 15801

~~UDREN LAW OFFICES, P.C.~~

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WOODCREST CORPORATE CENTER

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DEED FROM WILLIAM G. LAWSON AND KIMBERLY A. LAWSON, HUSBAND AND WIFE AS SET FORTH IN DEED BOOK 1520 PAGE 395 DEED DATE 03/03/93, AND RECORDED DATE 03/26/93, CLEARFIELD COUNTY OF RECORDS, COMMONWEALTH OF PENNSYLVANIA.

BEING KNOWN AS:        1216 Treasure Lake  
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PROPERTY ID NO.:       128 C2-3-75-21

TITLE TO SAID PREMISES IS VESTED IN JULIE CHRISTINE WARD BY DEED FROM WILLIAM G. LAWSON AND KIMBERLY A. LAWSON, HUSBAND AND WIFE DATED 03/03/1993 RECORDED 03/26/1993 IN DEED BOOK 1520 PAGE 395.

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME JULIE CHRISTINE WARD N/K/A JULIE CHRISTINE BUEHLER

NO. 06-1624-CD

NOW, February 05, 2011, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on November 05, 2010, I exposed the within described real estate of Julie Christine Ward N/K/A Julie Christine Buehler to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	19.00
LEVY	15.00
MILEAGE	19.00
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	5.28
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$193.28</b>

**DEED COSTS:**

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

**PLAINTIFF COSTS, DEBT AND INTEREST:**

DEBT-AMOUNT DUE	45,515.30
INTEREST @	0.00
FROM TO 11/05/2010	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	

<b>TOTAL DEBT AND INTEREST</b>	<b>\$45,535.30</b>
--------------------------------	--------------------

**COSTS:**

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
ASSESSMENT FEE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	193.28
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	145.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	

<b>TOTAL COSTS</b>	<b>\$338.28</b>
--------------------	-----------------

DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

**UDREN LAW OFFICES, P.C.**

WOODCREST CORPORATE CENTER  
111 WOODCREST ROAD, SUITE 200  
CHERRY HILL, NEW JERSEY 08003-3620  
856.669.5400

FAX: 856.669.5399

MARK J. UDREN\*  
STUART WINNEG\*\*  
LORRAINE DOYLE\*\*  
ALAN M. MINATO\*\*\*  
CHANDRA M. ARKEM4\*\*\*  
\*ADMITTED N.J., P.A., E.L.  
\*\*ADMITTED P.A.  
\*\*\*ADMITTED N.J., P.A.  
TINA MARIE RICH  
OFFICE ADMINISTRATOR

PENNSYLVANIA OFFICE  
215-568-9500

FREDDIE MAC  
PENNSYLVANIA  
DESIGNATED COUNSEL

PLEASE RESPOND TO NEW JERSEY OFFICE

October 5, 2010

Sent via telefax #814-765-5915

Clearfield County Sheriff's Office  
1 North Second Street  
Suite 116  
Clearfield, PA 16830  
ATTN: Cindy

Re: Champion Mortgage, A Division of Key Bank, National  
Association, Successor to the Interests of Champion Mortgage  
Co., Inc.

vs.

Julie Christine Ward n/k/a Julie Christine Buehler  
Clearfield County C.C.P. No. 2006-1624-CD  
Premises: 1216 Treasure Lake  
(Sandy Township)  
Du Bois, PA 15801  
SS Date: November 5, 2010

Dear Cindy:

Please Stay the Sheriff's Sale scheduled for November 5, 2010.

Sale is Stayed for the following reason:

No response from new servicer

Thank you for your attention to this matter.

Sincerely yours,

Chris Stears  
Foreclosure Manager

/jld