

06-1624-CD
Champion Morg. vs Julie Ward al

2006-1624-CD
Champion Mortgage et al vs Julie Ward

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

FILED pd \$85.00 Atty
M 11:45 am 1CC Shlf
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 asentear 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. Ademas, 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 IMMEDIATAMENTE, SI NO TIENE ABOGADO O SI NO TIENE EL DINERO SUFFICIENTE 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. Meholick
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.



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 Notificacion en adjunto es de suma importancia, pues afecta su derecho a continuar viviendo en su casa. Si no comprende el contenido de esta notificacion obtenga una traduccion inmediatamente llamando esta agencia (Pennsylvania Housing Finance Agency) sin cargos al numero mencionado arriba. Puedes ser elegible para un prestamo por el programa llamado "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 your application. During that additional time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Agency of its decision on your application.

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 BECOME DUE DURING THE THIRTY (30) DAY PERIOD. Payments must be made either by cashier's check, certified check, or money order made payable to Champion Mortgage at P.O. Box 15144, Albany, NY 12212-5144.

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

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

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

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

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

HOW TO CONTACT THE LENDER

Name of Lender:	Champion Mortgage a division of 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	CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666	CAMBRIA COUNTY Bedford-Fulton Housing Services RD# 1 Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	Bucks County Housing Group Inc. 140 East Richardson Avenue Langhorne, PA 19047 215-750-4310 FAX 215-750-4318	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
The Trehab Center of Northeastern PA	CCCS of Delaware Valley Trevose Corporate Center 4606 Street Road Trevose, PA 19047 215-563-5665	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
10 Public Avenue Montrose, PA 18801 570-278-3338 or 800-982-4045 FAX 570-278-1889	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 FAX 610-821-3932	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690
33 Walnut Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
185 Elmira Street P.O. Box 218 Troy, PA 16947 570-297-2101	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	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
103 Warren Street P.O. Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
German Street P.O. Box 389 Dushore, PA 18614 570-928-9668 FAX 570-928-8144	BUTLER COUNTY Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512	CARBON COUNTY EOC of Schuylkill County 225 N Centre Street Pottsville, PA 17901 570-622-1995 FAX 717-622-0429
931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 412-664-1906 FAX 412-664-0873	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
BUCKS COUNTY	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
Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	Housing Opportunities Inc. 650 Corporate St. Suite 207 McKeesport, PA 15132 412-664-1590 FAX 412-664-0873	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
HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	Community Development Corp. of Frankford 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753

Commission on Economics Opportunity of Luzerne County

163 Amber Lane
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FAX 570-829-1665 – Call before faxing
717-455-4994 Hazleton
Fax 717-455-5631 – Call before faxing
717-836-4090 Tunkhannock

31 W Market Street
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570-821-0837 or 800-922-9537
FAX 570-821-1785

208 W Hamilton Avenue Suite 1
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9 South 7th Street
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570-420-8980 or 800-922-9537
FAX 570-420-8981

CENTRE COUNTY

CCCS of Western Pennsylvania Inc.
217 E Plank Road
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814-944-8100
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Lycoming-Clinton Co Comm for Community Action (STEP)
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CHESTER COUNTY

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846 North Broad Street
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215-765-1221
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Group Ministry
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Tabor Community Services Inc.
439 E King Street
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717-397-5182 or 1-800-788-5062 (H.O. only)
FAX 717-399-4127

America Red Cross of Chester
1729 Edgemont Avenue
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CLARION COUNTY

CCCS of Western Pennsylvania, Inc.
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CLEARFIELD COUNTY

Keystone Economic Development Corporation
1954 Mary Grace Lane
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CCCS of Western Pennsylvania Inc.
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CCCS of Western PA
219-A College Park Plaza
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CRAWFORD COUNTY

Booker T Washington Center
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18 West 9th Street
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CUMBERLAND COUNTY

Urban League of Metropolitan Harrisburg
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FAX 717-234-9459

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Gettysburg, PA 17325
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FAX 717-334-8326

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DELAWARE COUNTY

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Homestead, PA 15120
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Tableland Services Inc.
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Somerset, PA 15501
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22 West High Street
Waynesburg, PA 15370
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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

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FOREST COUNTY	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	
Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street P.O. Box 547 Warren, PA 16365 814-726-2400 FAX 814-723-0510	GREENE 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. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812
FRANKLIN COUNTY	Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893 FAX 412-627-7713	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
CCCS Western Pennsylvania, Inc. 912 South George Street York, PA 17403 717-846-4176	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964	JUNIATA COUNTY CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
Community Action Commission of Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227	CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948	HUNTINGDON COUNTY Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	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
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, PA 17331 717-637-3768 FAX 717-637-3294	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135
Urban League of Metropolitan Hgb. 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	LANCASTER COUNTY Community Housing Counselors Incorporated PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-3178
CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	INDIANA COUNTY CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 717-846-4176
Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688	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
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601 Indiana Avenue
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724-981-5310

312 Chestnut Street, Suite 227
Meadville, PA 16335
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Housing Opportunities of Beaver County
650 Corporate St. Suite 207
Beaver, PA 15009
724-728-7202
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LABANON COUNTY

Economic Opportunity Cabinet of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
717-622-1995
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439 E King Street
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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
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717 814 only
FAX 610-821-8932

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Comm. On Econ Opportunity of Luzerne County
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570-826-0510 or 1-800-822-0359
FAX 570-829-1665 Call before faxing
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FAX 717-455-5631 Call before faxing
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CCCS of Western Pennsylvania, Inc.
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MONROE COUNTY

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PERRY COUNTY

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CCCS of Western Pennsylvania, Inc. 1 North Gate Square #2 Garden Center Drive Greensburg, PA 15601	185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799	Lycoming-Clinton Co Comm for Comm Action (STEP) 2138 Lincoln Street, PO Box 1328 Williamsport, PA 17703 570-326-0587 FAX 717-322-2197
Bedford-Fulton Housing Services 1954 Mary Grace Lane Johnstown, PA 15901 FAX 814-539-1688	17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-8100
CCCS of Western Pennsylvania, 219-A College Park Plaza Johnstown, PA 15904 814-539-6335	Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144	VENANGO COUNTY
Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814-445-9628 1-800-452-0148 FAX 814-443-3690	7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	Greater Eric Comm Action Comm 18 West 9th Street Eric, PA 16501 814-459-4581 FAX 814-456-0161
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812
The trehab Center of Northeastern PA	TIOGA COUNTY	
185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	WASHIGTON COUNTY
17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512
Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144	The trehab Center of Northeastern PA	CCCS of Western Pennsylvania, INC. 1 North Gate Square Greensburg, PA 15601 704-838-1290
7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799	Credit Counselors of PA 401 Wood St. Suite 906 Pittsburgh, PA 15222 412-338-9963 FAX 412-338-9963
931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893
103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-928-8144	Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873
SUSQUEHANNA COUNTY	7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	CCCS of Western Pennsylvania, Inc. 53 N College Street Washington, PA 15301 724-222-8292
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	

Mon-Valley Unemployed Committee 120 E 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9962	CCCS of Western Pennsylvania, Inc. 199 Edison Street Uniontown, PA 15401 724-439-8939	Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326
WAYNE COUNTY	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118	Housing Council of York 116 North George Street York, PA 17401 717-854-1541 FAX 717-845-7934
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688	CCCS of Western Pennsylvania 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	WYOMING COUNTY	CCCS of Western Pennsylvania 912 South George Street York, PA 17403 717-846-4176
9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	Comm Econ Opport of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 570-826-0510 or 1-800-822-0359	The trehab Center of Northeastern PA FAX 570-829-1665
185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799	CCCS of Northeastern Pennsylvania 1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	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	31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799
Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144	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
7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	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	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	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	Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873	YORK COUNTY
Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512	103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	
Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893	American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294	

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
01/11/07
JAN 24 2007
S
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
by Marilyn Harris
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 Atty pd.
M 11:47 AM 20.00
MAR 09 2007 No CC

Notice to
William A. Shaw
Prothonotary/Clerk of Courts

Def.
Statement to
Atty
GW

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

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	
 TOTAL	 <u>\$45,515.30</u>

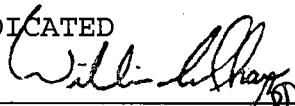
I hereby certify that (1) the addresses of the Plaintiff and Defendant are as shown above, and (2) that notice has been given in accordance with Rule 237.1, a copy of which is attached hereto.

UDREN LAW OFFICES, P.C.

Mark J. Udren, ESQUIRE
Attorney for Plaintiff

DAMAGES ARE HEREBY ASSESSED AS INDICATED

DATE: March 9, 2007


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 REQUERIDA 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 IMMEDIATAMENTE SI USTED NO TIENE ABOGADO, O SI NO TIENE DINERO SUFFICIENTE 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 ASSISTENCIA 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.

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

:

COUNTY OF CAMDEN

SS

:

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 6th 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

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.

W. J. Udren 3/9/07
Prothonotary

- 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 *11:51 AM MAR 09 2007* *ICColewits*
w/prop desc. *to Sheriff*

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

⑥

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

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
- 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.
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

COURT OF COMMON PLEAS
CIVIL DIVISION
Clearfield County

MORTGAGE FORECLOSURE

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

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 Praecept 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

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 2025 Ontario Street, 4th Floor.
Division of Key Bank, Cleveland, OH 44115
National 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 Dept. 1 North Second Street, Suite 116
Clearfield, PA 16830

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

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.

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
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

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 125.00 Prothonotary costs
held at a later date

(Costs to be added) \$ _____

By Willie L. Hargan Prothonotary
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

COSTS PAID:

PROTHY \$ 125.00

SHERIFF **S**

STATUTORY S

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

WOODCREST COMMERCIAL CENTER
111 WOODCREST ROAD SUITE 200

111 WOODCREST ROAD, SUITE
CHERRY HILL, NJ 08003-3630

CHERRY HILL, NJ 08003 3820
(856) 668-5400

(858) 889-3400
pleadings@udr.com

pleadings@udell.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
(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
MAY 30 2007 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
NOV 01 2007
W.A.S.
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
by Cynthia Butler-Appenla
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

Champion Mortgage, A Division
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Plaintiff

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Julie Christine Ward n/k/a
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COURT OF COMMON PLEAS
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MORTGAGE FORECLOSURE

MORTGAGE FORECLOSURE

NO. 2006-1624-CD

WRIT OF EXECUTION

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Interest From 3/7/07

to Date of Sale _____

Ongoing Per Diem of \$12.33

Prothonotary costs

(Costs to be added) \$ _____

By William Hargan
Clerk
Date 3/9/07

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

Chesler G. Weisbrich

by Andrea Butter-Aghenkay

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

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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

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**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	
TOTAL SHERIFF COSTS	\$196.54

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$0.00

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	
TOTAL DEBT AND INTEREST	\$45,535.30
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	
TOTAL COSTS	\$1,930.14

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

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

CHERRY HILL, NEW JERSEY 08003-3620
856. 669. 5400
FAX: 856. 669. 5399

PENNSYLVANIA OFFICE
215-568-9340

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. Udran
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
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

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
M 12:46 PM
JUL 30 2010 Atty Pd.
\$20.00

1 C Cale Writs w/ desc.
to Sheriff

William A. Shaw
Prothonotary/Clerk of Courts

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
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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

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

MARK J. UDREN, ESQUIRE - ID #04302
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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

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 Praeclipe for the Writ of Execution was filed the following information concerning the real property located at: 1216 Treasure Lake, Du Bois, PA 15801

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

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

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ATTORNEY FOR PLAINTIFF

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to actual date of sale including if sale is
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(Costs to be added) \$ 145.00 Prothonotary costs

By Willie J. Diaz Prothonotary
Clerk

Date 7/30/10

COURT OF COMMON PLEAS
NO. 2006-1624-CD

Champion Mortgage, A Division of Key Bank, National Association,
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vs.

Julie Christine Ward n/k/a Julie Christine Buehler

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INTEREST from <u>03/07/2007</u> to Date of Sale <u> </u>	\$ <u> </u>
Ongoing Per Diem of <u>\$12.33</u> to actual date of sale including if sale is held at a later date	
COSTS PAID:	
PROTHY	\$ <u>145.00</u>
SHERIFF	\$ <u> </u>
STATUTORY	\$ <u> </u>
COSTS DUE PROTHY.	\$ <u> </u>

PREMISES TO BE SOLD:

1216 Treasure Lake
DuBois, PA 15801

UDREN LAW OFFICES, P.C.
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STUART WINNEG, ESQUIRE
LORRAINE DOYLE, ESQUIRE
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WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 300
CHERRY HILL, NJ 08003-3000
(856) 669-5400
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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 MORTGAGE, A DIVISION OF KEY BANK, NATIONAL ASSOCIATION, SUCCESEOR 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
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 MORTGAGE, A DIVISION OF KEY BANK, NATIONAL ASSOCIATION, SUCCESEOR 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 Hawkins
By *Cynthia Buehler-Ayfield*
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
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

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)

S _____

145.00 Prothonotary costs

Prothonotary

By William Hayes Clerk

Date 7/30/19

Received this writ this 20th day
of JULY A.D. 2011
At 2:00 A.M.P.M.

Charles G. Henshaw
Scribbled by Cynthia Butler-Christopher

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 100
CHERRY HILL, NJ 08003-3000
(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.

**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	
TOTAL SHERIFF COSTS	\$193.28

DEED COSTS:

ACKNOWLEDGEMENT	
REGISTER & RECORDER	
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$0.00

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	
TOTAL DEBT AND INTEREST	\$45,535.30

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	
TOTAL COSTS	\$338.28

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. ARKEMA***
*ADMITTED NJ, PA, FL
**ADMITTED PA
***ADMITTED NJ, PA
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