

06-1853-CD

Champion Mort. Vs Mary V. Trich al

Champion Mortgage et vs Victoria Trich et  
2006-1853-CD

Pluese, Becker & Saltzman, LLC.  
Rob Saltzman, Esquire  
Attorney Identification No.: 53957  
20000 Horizon Way, Ste. 900  
Mt. Laurel, NJ 08054  
(856)813-1700  
Attorneys for Plaintiff

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

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

Plaintiff,

06-1853-CJ

v.

MARY V. TRICH ATTORNEY IN FACT  
FOR CHARLES W. TRICH AND MARY  
V. TRICH

:

Defendants.

**CIVIL ACTION**

**COMPLAINT IN MORTGAGE FORECLOSURE**

**NOTICE**

YOU HAVE BEEN SUED IN COURT. IF YOU WISH TO DEFEND AGAINST THE CLAIMS SET FORTH IN THE FOLLOWING PAGES, YOU MUST TAKE ACTION WITHIN TWENTY (20) DAYS AFTER THIS COMPLAINT AND NOTICE ARE SERVED. BY ENTERING A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILING THE 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 OR CANNOT AFFORD ONE, GOT TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

CLEARFIELD COUNTY BAR ASSOCIATION  
PENNSYLVANIA LAWYER REFERRAL SERVICE  
PO BOX 186  
HARRISBURG, PA 17108  
800-692-7375

**NOTICIA**

LE HAN DEMANDADO A USTED EN LA CORTE. SI USTED QUIERE DEFENDERSE DE ESTAS DEMANDAS EXPUESTAS EN LAS PAGINAS SIGUIENTES, USTED TIENE (20) DIAS DE PLAZO A PARTIR DE LA FECHA DE LA DEMANDA Y LA NOTIFICACION. USTED DEBE PRESENTAR UNA APARENCIA ESCRITA O EN PERSONA O POR ABOGADO Y ARCHIVAR EN LA CORTE SUS DEFENSAS O SUS OBJECCIONES A LAS DEMANDAS ENCONTRADA DE SU PERSONA. SEA AVISADO QUE SI USTED NO SE DEFENDE, LA CORTE TOMARA MEDIDAS Y PUEDE ENTRAR UNA ORDEN CONTRA USTED SIN PREVIO AVISO O NOTIFICACION O POR CUALQUIER QUEJA O ALIVIO QUE ESPEDIDO EN LA PETICION DE DEMANDA. USTED PUEDE PERDER DINERO, SUS PROPIEDADES O OTROS DERECHOS IMPORTANTES PARA USTED.

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

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Atty pd 85.00  
William A. Shaw  
Prothonotary/Clerk of Courts

CIVIL ACTION -- COMPLAINT IN MORTGAGE FORECLOSURE

1. The Plaintiff, Champion Mortgage, A Division of Key Bank USA, National Association, Successor to the Interests of Champion Mortgage Co., Inc., is a corporation having been organized under the laws of the United States of America and having its principal place of business at 2 Gatehall Drive, Parsippany, NJ 07054.

2. (a) Defendant, Mary V. Trich, Attorney in Fact for Charles W. Trich and Mary V. Trich is an individual whose last known address is 9626 Tyler Road, Penfield, PA 15849.

(b) Defendant, Mary V. Trich, Attorney in Fact for Charles W. Trich and Mary V. Trich holds an interest in the subject property as mortgagor and record owner.

(c) If the above named Defendant(s) is/are deceased, this action shall proceed against the deceased Defendant's heirs, assigns, successors, administrators, personal representatives and/or executors through their estate whether the estate is probated.

3. (a) The residential mortgage being foreclosed encumbers property located at RD1, Box 211, Penfield, PA 15849, County of Clearfield, Pennsylvania.

(b) All documents evidencing the residential mortgage have been recorded in the Recorder of Deeds' Office in Clearfield County, Pennsylvania.

(c) The Mortgage was executed on August 8, 2002 and was recorded on August 16, 2002 as Instrument No. 200213117.

(d) The legal description for the subject property is annexed to the Mortgage and identified as such therein. The subject mortgage is attached hereto and made a part hereof as Exhibit "A" (Mortgage and Legal Description).

(e) Pursuant to Pa. R.C.P. 1147 (1) and 1019(g) Plaintiff is not obliged to append copies of the above mentioned publicly recorded documents to this mortgage foreclosure action. These documents are, however, appended hereto and incorporated herein by reference as Exhibit "A", Mortgage.

(f) The Combined Notice has been sent to the Defendants by regular and certified mail as required by 35 P.S. §1680.403c on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B".

4. The mortgage is in default because the Defendant, Mary V. Trich, Attorney in Fact for Charles W. Trich and Mary V. Trich to timely tender the monthly payment of \$389.23 due June 13, 2006, and thereafter failed to make the monthly payments.

5. As authorized under the mortgage instrument, the loan obligation has been accelerated.

6. Plaintiff seeks entry of judgment *in rem* on the following sums:

(a)	Principal balance of mortgage due and owing	\$41,259.94
(b)	Interest due and owing at the rate of 12.500% at the per diem rate of \$14.13 calculated through November 15, 2006	\$2,433.20
(c)	Total Late Charges	\$278.14
(d)	Corporate Advance Balance	\$10.00
(e)	Attorneys' fees	\$1,250.00
(f)	Title Search	\$355.00

(g)	Deferred Interest	\$733.08
(h)	Total NSF Charges	\$60.00
<b>TOTAL <i>IN REM</i> JUDGMENT SOUGHT BY PLAINTIFF</b>		<b>\$46,379.36</b>

7. The attorney's fees 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 or satisfied prior to the Sale, reasonable attorney's fees will be charged.

WHEREFORE, the Plaintiff requests:

Entry of Judgment *in rem* against the Defendant above named in the total amount of \$46,379.36 as stated at Paragraph 6, plus all additional interest, late charges, monthly escrow charges and other charges provided for by the subject Mortgage, accruing through date of judgment entry; and Foreclosure and Sheriff's Sale of the subject mortgaged property.

Pluese, Becker & Saltzman, LLC.  
  
 BY: \_\_\_\_\_  
 Rob Saltzman, Esquire  
 Attorney for Plaintiff  
 Attorney I.D. No. 53957

**NOTICE REQUIRED BY THE  
FAIR DEBT COLLECTION  
PRACTICES ACT, (the act),  
15 U.S.C. SECTION 1601 AS AMENDED**

To the extent the act may apply, please be advised of the following:

1. The amount of the original debt is stated in paragraph one of the Complaint attached hereto.
2. The Plaintiff who is named in the attached Notice to Plead and Complaint is the Creditor to whom the debt is owed.
3. The debt described in the Complaint attached hereto and evidenced by the copy of the mortgage/note will be assumed to be valid by the Creditor's law firm, unless the Debtor(s), within thirty days after receipt of this notice, disputes, in writing, the validity of the debt or some portion thereof.
4. If the Debtor notifies the Creditor's law firm in writing within thirty days of the receipt of this notice that the debt or any portion thereof is disputed, the Creditor's law firm will obtain verification of the debt and a copy of the verification will be mailed to the Debtor by the Creditor's law firm.
5. If the Creditor who is named as Plaintiff in the attached Notice to Plead and Complaint is not the original creditor, and if the Debtor makes written request to the Creditor's law firm within twenty (20) days from the receipt of this Notice, the name and address of the original Creditor will be mailed to the Debtor by the Creditor's law firm.
6. Written request should be addressed to Pluese, Becker & Saltzman, LLC 20000 Horizon Way Suite 900 Mt Laurel, New Jersey 08054.. Attention: Rob Saltzman, Esquire

**VERIFICATION**

The undersigned, the Attorney in Fact for Champion Mortgage, a division of Key Bank, USA, National Association, successor to the interests of Champion Mortgage Co., Inc., the instant Plaintiff, or its servicing agent, being authorized to make this Verification on behalf of the Plaintiff, hereby verifies that the facts set forth in the foregoing Complaint in Mortgage Foreclosure are taken from the records maintained by persons supervised by the undersigned who maintain the business records of the Mortgage held by the Plaintiff in the ordinary course of business and that those facts are true and correct to the best of the knowledge, information and belief of the undersigned.

I UNDERSTAND THAT FALSE STATEMENTS HEREIN ARE MADE SUBJECT TO THE PENALTIES OF 18 Pa. C.S.A. 4904 RELATING TO UNSWORN FALSIFICATION TO AUTHORITIES.

DATED: 1 Nov 2006

By: Mark Cardenas  
NAME: **Mark Cardenas**  
TITLE: **Attorney in Fact**  
COMPANY: Champion Mortgage, et al

KAREN L. STACK  
 REGISTER AND RECORDER  
 CLEARFIELD COUNTY  
 Pennsylvania  
 INSTRUMENT NUMBER  
 200213117  
 RECORDER IN  
 Aug 16, 2002  
 11:30:12 AM  
 Total Pages: 15

[Space Above This Line for Recording Date]

File # 1812449

Cust # 1329287

### PENNSYLVANIA ADJUSTABLE RATE PAYMENT MORTGAGE - FIRST LIEN

THIS MORTGAGE ("Security Instrument") is given on AUGUST 08, 2002. The mortgagor is *MARY V. TRICH*,  
 MARY V. TRICH ATTORNEY IN FACT FOR CHARLES W. TRICH MARRIED, CHARLES W. TRICH *MARY V. TRICH*,  
 MARRIED ("Borrower"), whose address is RD.NO 1 BOX 211, PENFIELD, PA 15849. This Security  
 Instrument is given to CHAMPION MORTGAGE, A DIVISION OF KEY BANK, USA, NATIONAL  
 ASSOCIATION, ("Lender"), a national bank organized and existing under the laws of the United States,  
 and whose address is 2 GATEHALL DRIVE, PARSIPPANY, NJ 07054. Borrower owes Lender the  
 principal sum of FORTY TWO THOUSAND, FOUR HUNDRED AND 00/100 Dollars (U.S. \$42,400.00).  
 This debt is evidenced by the Borrower's Note ("Note") dated the same date as this Security Instrument,  
 which provides for monthly payments, with the full debt, if not paid earlier, due and payable on AUGUST  
 13, 2032.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the  
 Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all  
 other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument;  
 and (c) the performance of Borrower's covenants and agreements under this Security Instrument and  
 Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender, the following  
 described property located in CLEARFIELD County, Commonwealth of Pennsylvania:

- See Schedule A Attached Hereto and Made a Part Hereof -

Tax Parcel # 119-101-16

which has the address of RD 1 BOX 211, PENFIELD, PENNSYLVANIA ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all  
 easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and  
 additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this  
 Security Instrument as the "Property".

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

*Exhibit A*

## EXHIBIT A

### LEGAL DESCRIPTION

ALL THAT CERTAIN PIECE, PARCEL OR TRACT OF LAND SITUATE AND BEING IN THE TOWNSHIP OF HOUSTON, COUNTY OF CLEARFIELD AND COMMONWEALTH OF PENNSYLVANIA;

#### FIRST PARCEL

BEGINNING AT AN IRON PIN AT THE NORTHWEST CORNER OF THIS DESCRIBED PARCEL, SAID IRON PIN BEING S 0 26' E, A DISTANCE OF 613.95' FROM THE SOUTHWEST CORNER OF LANDS OF LEO & VERONICA BROWN AS DESCRIBED IN DB 682-PG 178 RECORDED AT THE CLEARFIELD COUNTY RECORDER OF DEEDS; THENCE THROUGH LANDS OF UNDERHILL COAL MINING COMPANY, WHICH THIS PARCEL IS A PART, S 72 06' E, A DISTANCE OF 148-54' TO AN IRON PIN; THENCE STILL THROUGH LANDS OF UNDERHILL COAL MINING COMPANY S 0 22' W, A DISTANCE OF 182.00' TO AN IRON PIN; THENCE STILL THROUGH LANDS OF THE SAME S 24 57' W, A DISTANCE OF 190.19' TO AN IRON PIN; THENCE STILL THROUGH LANDS OF THE SAME N 77 43' W, A DISTANCE OF 101.91' TO AN IRON PIN ON THE EASTERN RIGHT OF WAY OF TYLER ROAD; THENCE ALONG THE EASTERN RIGHT OF WAY OF TYLER ROAD N 12 17' E, A DISTANCE OF 89.70' TO A POINT; THENCE STILL ALONG RIGHT OF WAY BY A CURVE TO THE LEFT HAVING A RADIUS OF 866.50', A LENGTH OF 180.18', AND A DELTA OF 11 55' TO A POINT; THENCE STILL ALONG SAME N 0 22' E, A DISTANCE OF 112.00' TO AN IRON PIN, THE PLACE OF BEGINNING.

CONTAINING 1.1 ACRES AND BEING PART OF A LARGER TRACT OF UNDERHILL COAL MINING COMPANY AS DESCRIBED IN DB 330-PG 422 RECORDED AT THE CLEARFIELD COUNTY RECORDER OF DEEDS.

#### SECOND PARCEL

BEGINNING AT AN IRON PIN AT THE SOUTHEASTERN CORNER OF THIS DESCRIBED PARCEL, SAID CORNER BEING ON THE WESTERN RIGHT OF WAY LINE OF TYLER ROAD AND N 77 43' W, A DISTANCE OF 33.00' FROM THE SOUTHWESTERN CORNER OF THE FIRST PARCEL; THENCE THROUGH LANDS OF UNDERHILL COAL MINING COMPANY, N 77 43' W, A DISTANCE OF 45.00' TO AN IRON PIN; THENCE STILL THROUGH LANDS OF SAME, N 12 17' E, A DISTANCE OF 89.70' TO A POINT; THENCE STILL THROUGH LANDS OF THE SAME BY A CURVE TO THE LEFT HAVING A RADIUS OF 788.50' A LENGTH OF 116.89', AND A DELTA OF 08 29' 37" TO AN IRON PIN; THENCE STILL

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THROUGH LANDS OF THE SAME, N 83 29' E, A DISTANCE OF 45.70' TO AN IRON PIN ON THE WESTERN RIGHT OF WAY BY A CURVE TO THE RIGHT HAVING A RADIUS OF 833.50' A LENGTH OF 131.73', AND A DELTA OF 09 03' 20" TO A POINT; THENCE STILL ALONG SAID RIGHT OF WAY, S 12 17' W, A DISTANCE OF 89.70' TO AN IRON PIN, THE PLACE OF BEGINNING.

CONTAINING 0.2 ACRE AND BEING A PART OF A LARGER TRACT OF UNDERHILL COAL MINING COMPANY AS DESCRIBED IN DB 330-PG 422 RECORDED AT THE CLEARFIELD COUNTY RECORDER OF DEEDS.

ADDRESS: RD 1 BOX 211, PENFIELD, PA 15849.

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**Borrower and Lender covenant and agree as follows:**

**1. Payment of Principal and Interest; Prepayment and Late Charges; Dishonored Check Charge**

Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. If Borrower makes a payment by check, draft or money order and such check, draft or money order is dishonored on the second presentation, Borrower shall pay a dishonored check charge of \$20.00.

**2. Funds For Taxes and Insurance**

Subject to applicable law, upon written notice from Lender requiring that Borrower escrow funds for the payment of taxes and insurance, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph B, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items". Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S. C. § 2801 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays to Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with the loan evidenced by the Note, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds.

Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument. If the Funds held by Lender exceed the amounts permitted to be held under applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion. Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 19, Lender shall acquire or

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sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

### 3. Application of Payments

Unless otherwise required by applicable law, Lender will apply payments received under Paragraph 1 in accordance with the terms of the Note.

### 4. Charges; Liens

Borrower shall pay or cause to be paid, when due, all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien, which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within ten (10) days of the giving of notice.

### 5. Hazard or Property Insurance

Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender or applicable law requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender, or applicable law requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to

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the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within thirty (30) days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds.

Lender may use the proceeds received by Lender to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The thirty (30) day period will begin when the notice is given. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

#### 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds

Unless Borrower's loan application and the Lender's loan approval provided that the Property was not required to be occupied as Borrower's principal residence, Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty (60) days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing which consent shall not be unreasonable withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

#### 7. Protection of Lender's Rights in the Property

If Borrower fails to perform the covenants and agreements contained in this Security Instrument or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, paying real estate taxes, flood insurance and mortgage insurance premiums, appearing in court, paying reasonable attorney fees, entering on the Property to make repairs, and paying property insurance premiums. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

#### 8. Mortgage Insurance

If Lender required mortgage insurance as a condition of making the loan evidenced by the Note and secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender.

If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement of mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

#### 9. Inspection

Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

#### 10. Condemnation

The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or any part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Unless Lender and Borrower otherwise agree in writing, any application of such proceeds which does not pay the sums secured by this Security Instrument in full, shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

#### 11. Borrower Not Released; Forbearance by Lender Not a Waiver

Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for

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payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy, hereunder or under the Note, shall not be a waiver of or preclude the exercise of any other right or remedy at that time, or of the same or any other right or remedy at any other time.

#### 12. Successors and Assigns Bound; Joint and Several Liability; Co-Signers

The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 19(B). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

#### 13. Loan Charges

If the loan secured by this Security Instrument is subject to a law or regulation which sets maximum loan charges, and that law or regulation is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

#### 14. Notices

Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first-class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first-class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

#### 15. Governing Law; Severability

This Security Instrument shall be governed by federal law including, if the Note so provides, the Alternative Mortgage Transaction Parity Act of 1982 (12 U.S.C. § 3801 et. seq.), and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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**18. Borrower's Copy**

Borrower acknowledges receipt of a conformed copy or a photocopy of the Note and of this Security Instrument.

**17. Sale of Note; Change of Loan Servicer**

The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

**18. Hazardous Substances**

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 18, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 18, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

**19. Lender's Rights If Borrower Fails to Keep Promises**

If any of the events or conditions described in subparagraphs (A), (B), or (C) of this paragraph 19 shall occur, Lender, after giving Borrower timely notice of Borrower's rights to cure as is then required by applicable law and Borrower's failure to cure within the time period set forth in such notice, may require Borrower to make Immediate Payment in Full.

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If Lender requires Immediate Payment in Full, Lender may, without further demand, foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred pursuing foreclosure including, but not limited to, attorney fees and cost of title evidence to the extent permitted by applicable law.

Subject to the applicable notice and cure provisions, if any, set forth above in this paragraph 19, Lender may require Immediate Payment in Full under this paragraph 19 if:

- (A) Borrower is in default under the terms of the Note; or
- (B) All or any part of the Property, or any interest in the Property is sold or transferred (or, if Borrower is not a natural person, if a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent; or
- (C) Borrower fails to keep any other promise or agreement in this Security Instrument within the time set forth, or if no time is set forth in this Security Instrument, then within the time set forth in the notice sent to Borrower by Lender, or if Borrower is otherwise in default under this Security Instrument, or if any of the covenants, representations and/or warranties made by Borrower in this Security Instrument are not true and correct in any material respect or are otherwise breached by Borrower.

#### 20. Release

Upon payment of all sums secured by this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

#### 21. Waivers

Borrower, to the extent permitted by applicable law, waives and releases any errors or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

#### 22. Reinstatement

Borrower's time to reinstate, to the extent, if any, provided in paragraph 19, shall extend to one hour prior to commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

#### 23. Purchase Money Mortgage

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If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

**24. Interest Rate After Judgment**

Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

**25. Riders to this Security Instrument**

If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

**NOTICE TO BORROWER: THIS DOCUMENT CONTAINS PROVISIONS FOR A VARIABLE INTEREST RATE.**

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

**IN WITNESS WHEREOF, Borrower has signed and sealed this Security Instrument:**

Mary Trich  
MARY V. TRICH ATTORNEY IN FACT FOR CHARLES W. TRICH

Charles W. Trich  
CHARLES W. TRICH

Witness: Oliver  
WITNESS

I hereby certify that the precise address of the Lender (Mortgagee) is 2 GATEHALL DRIVE, PARSIPPANY, NJ 07054.

On Behalf of the Lender.

By: National Real Estate  
Title: Debt Collection Settlement Dept.

**COMMONWEALTH OF PENNSYLVANIA:)**

**COUNTY OF CLEARFIELD**

: 59

On this 8TH day of AUGUST, 2002, before me JOHN G. PETRINA, the undersigned  
NOTARY officer, personally appeared MARY V. TRICH ATTORNEY IN FACT FOR  
CHARLES W. TRICH MARRIED, CHARLES W. TRICH MARRIED, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged  
that he/she/they executed the same for the purposes therein contained.

In Witness Whereof, I hereunto set my hand and official seal.

~~Notary Public~~

My Commission Expires: 4-26-3



Notarial Seal  
John G. Petruna, Notary Public  
St. Marys, Elk County  
My Commission Expires Apr. 26, 2003  
Pennsylvania Association of Notaries

1007  
1007

8/14/2006

MARY TRICH  
9626 TYLER ROAD  
PENFIELD, PA 15849

## 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):	MARY TRICH CHARLES TRICH
PROPERTY ADDRESS:	RD 1 BOX 211 PENFIELD, PA 15849
LOAN ACCOUNT NUMBER:	16124497
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 'B'*

**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 RD 1 BOX 211, 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 @ \$389.23	\$1,167.69
(b) Late Charges:	\$155.68
(c) Other Charges(s):	\$60.00
(d) Less: Credit Balance:	\$0.00
(e) Total amount required as of 8/14/2006	\$1,383.37

**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 Gatehall Dr., Parsippany, NJ 07054
Telephone Number:	800-490-8558

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

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

**YOU MAY ALSO HAVE THE RIGHT**

- To sell the property to obtain money to pay off the mortgage debt, or borrower 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**

<b>ADAMS COUNTY</b>	<b>CCCS of Western Pennsylvania, Inc.</b> 217 E Plank Road Altoona, PA 16602 814-944-8100 or 814-944-5747	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 724-465-2657 FAX 724-465-5118	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326	Armstrong County Community Action Agency Armsdale Administration Bldg. RD# 8 Box 287 Kittanning, PA 16201 724-548-3405 FAX 724-548-3413	BERKS COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 610-375-7830
CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757	BEAVER COUNTY Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 FAX 412-391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243
<b>ALLEGHENY COUNTY</b>	Mon Valley Unemployed Committee 120 E 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-9964	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 814 only FAX 610-821-8932
Housing Opportunities 133 Seventh Street McKeesport, PA 15132 412-664-1906 FAX 412-664-0873	CCCS of Western Pennsylvania Inc. 971 Third Street Beaver, PA 15009 724-774-0793	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429
PHFA (Marica Hess) 2275 Swallow Hill Road, Bldg. 200 Pittsburgh, PA 15220 412-429-2842 FAX 412-429-2835	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 412-664-1906 FAX 412-664-0873	BLAIR COUNTY Bedford Fulton Housing Services RD# 1 Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-718
Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893	Housing Opportunities of Beaver County Inc. 650 Corporation St. Suite 207 Beaver, PA 15009 724-728-7511	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
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 412-338-9963 FAX 412-338-9963	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 or 814-539-1688
Credit Counselors of PA 401 Wood St. Suite 906 Pittsburgh, PA 15222 FAX 412-338-9963	<b>BEDFORD COUNTY</b> 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
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 412-471-7584	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690	<b>BRADFORD COUNTY</b> CCCS of Northeastern Pennsylvania
Mon-Valley Unemployed Committee 120 E 9th Avenue Homestead, PA 15120 412-462-9962	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 1-800-922-9537 FAX 570-587-9134/9135
<b>ARMSTRONG COUNTY</b>		

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  10 Public Avenue Montrose, PA 18801 570-278-3338 or 800-982-4045 FAX 570-278-1889	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
33 Walnut Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	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
185 Elmira Street P.O. Box 218 Troy, PA 16947 570-297-2101	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
103 Warren Street P.O. Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	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
German Street P.O. Box 389 Dushore, PA 18614 570-928-9668 FAX 570-928-8144	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
931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	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
BUCKS COUNTY  Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	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
HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	CCCS of Western PA 1138 N Main St. Extension Butler, PA 16001 724-282-7812	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
Community Development Corp. of Frankford 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964	
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753	Housing Opportunities Inc. 650 Corporate St. Suite 207 McKeesport, PA 15132 412-664-1590 FAX 412-664-0873	

Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 570-826-0510 or 1-800-822-0359 FAX 570-829-1665 – Call before faxing 717-455-4994 Hazleton Fax 717-455-5631 – Call before faxing 717-836-4090 Tunkhannock	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243	CLEARFIELD COUNTY Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Northwest Counseling Services 5001 N Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	CCCS Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-563-7020	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	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	CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669
<b>CENTRE COUNTY</b>	<b>AMERICA RED CROSS OF CHESTER</b> 1729 Edgemont Avenue Chester, PA 19013 610-874-1484	<b>CCCS of Western PA</b> 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	<b>CLINTON COUNTY</b>
Lycoming-Clinton Co Comm for Community Action (STEP) 2138 Lincoln Street P.O. Box 1328	Phila Council For Community Adv. 100 North 17th Street Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941	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	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830	CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669
<b>CHESTER COUNTY</b>	<b>CCCS of Delaware Valley</b> Marshall Building 790 E Market St. Suite 215 West Chester, PA 19382 215-563-5665	<b>COLUMBIA COUNTY</b>
Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	CCCS of Northeastern Pennsylvania
Community Development Corp. of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	Commission on Economics Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 570-826-0510 or 1-800-822-0359 FAX 570-829-1665 – Call before faxing 717-455-4994 Hazleton Fax 717-455-5631 – Call before faxing 717-836-4090 Tunkhannock
Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
Media Fellowship House 302 S. Jackson Street Media, PA 19063 610-565-0846	CLARION COUNTY CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 412-282-7812	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**

ACCI  
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 Straiford 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

**ELK COUNTY**

King of Prussia, PA 19406  
610-971-2210

**ERL 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	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 717-762-3285	JEFFERSON COUNTY John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243
<b>FOREST COUNTY</b>	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	<b>CCCS of Western Pennsylvania, Inc.</b> YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812
Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street P.O. Box 547 Warren, PA 16365 814-726-2400 FAX 814-723-0510	<b>GREENE COUNTY</b> Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
<b>FRANKLIN COUNTY</b>	Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893 FAX 412-627-7713	<b>JUNIATA COUNTY</b> CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
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	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
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	<b>LACKAWANNA COUNTY</b> 31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785
YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948	<b>HUNTINGDON COUNTY</b> Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135
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	<b>LANCASTER COUNTY</b> Community Housing Counselors Incorporated PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-3178
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	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 717-846-4176
CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	<b>INDIANA COUNTY</b> CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290	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
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	Tabor Community Services, Inc. 439 E King Street Lancaster, PA 17602 717-397-5182 or 1-800-788-5062 FAX 717-399-4127
<b>FULTON COUNTY</b>	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
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		

<b>LAWRENCE COUNTY</b>	<b>EOC of Schuylkill County</b> 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429	<b>MONROE COUNTY</b>
<b>CCCS of Western Pennsylvania</b>	<b>CCCS of Northeastern Pennsylvania</b>	
1st Federal Plaza Suite 406 North Mill Street New Castle, PA 16101 724-652-8074	<b>LYCOMING COUNTY</b>	31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785
Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 724-981-5310	<b>Lycoming-Clinton Co Comm for Community Action (STEP)</b> 2138 Lincoln Street P.O. Box 1328 Williamsport, PA 17703 570-326-0587 FAX 717-322-2197	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
312 Chestnut Street, Suite 227 Meadville, PA 16335 814-333-8570	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
<b>Housing Opportunities of Beaver County</b> 650 Corporate St. Suite 207 Beaver, PA 15009 724-728-7202 FAX 412-728-7202	<b>LABANON COUNTY</b>	9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981
<b>Economic Opportunity Cabinet of Schuylkill County</b> 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	<b>MCKEAN COUNTY</b>	<b>MONTGOMERY COUNTY</b>
<b>Tabor Community Services, Inc.</b> 439 E King Street Lancaster, PA 17602 717-6397-5182 or 1-800-788-5062 FAX 717-399-4127	John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243	Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427
<b>LEHIGH COUNTY</b>	<b>Northern Tier Community Action Corp</b> P.O. Box 389 135 West 4th Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825	Phila Council For Community Adv. 100 North 17th Street, Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941
<b>CCCS of Lehigh Valley</b> 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 717 814 only FAX 610-821-8932	<b>MERCER COUNTY</b>	<b>Media Fellowship House</b> 302 S Jackson Street Media, PA 19063 610-565-0846
<b>Economic Opportunity Cabinet of Schuylkill County</b> 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	<b>CCCS of Western Pennsylvania, Inc.</b> YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812	<b>Northwest Counseling Service</b> 5001 North Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753
<b>LUZERNE COUNTY</b>	<b>MIFFLING COUNTY</b>	<b>Germantown Settlement</b> 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446
31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785	<b>CCCS of Western Pennsylvania Inc.</b> 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	<b>CADCOM</b> 701 Dekaib Street Norristown, PA 19401 610-277-6363 FAX 610-277-2123
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	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	<b>CCCS of Delaware Valley</b> 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666
1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135	<b>CCCS of Northeastern PA</b> 208 W Hamilton Ave. Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	<b>Community Housing Counselors Incorporated</b> 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	PHILADELPHIA COUNTY  Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427	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
American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981
755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	POTER COUNTY  Northern Tier Community Action Corporation 135 West 4th Street Emporium, PA 15834 814-486-1161
MONTOUR 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	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753	SCHUULKILL COUNTY  Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, NJ 08002 215-563-5665	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
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	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	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429
PERRY COUNTY  CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	Community Development Corp. of Frankford Group Ministry. 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 9215 744-2012	CCCS of Lehigh Valley PO Box A Whitehall, PA 18052 610-821-4011 FAX 610-821-8932
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	PCCA 100 North 17th Street, Suite 600 Philadelphia, PA 19103 215-978-0224 FAX 215-765-7614	SNYDER COUNTY  CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 717-762-3285	American Credit Counseling Institute  845 Coates Street Coatesville, PA 19320 888-212-6741	Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459
YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227		

SOMERSET COUNTY	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
Bedford-Fulton Housing Services RD# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	The trehab Center of Northeastern PA	UNION COUNTY
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 Wellsville, 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 Wellsville, 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 Wellsville, 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 or 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 1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	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
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	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
9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	WYOMING COUNTY Comm Econ Opport of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 570-826-0510 or 1-800-822-0359	CCCS of Western Pennsylvania 912 South George Street York, PA 17403 717-846-4176
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 Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	
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	
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	
7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	
931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144	
103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	
WESTMORELAND COUNTY	931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	
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	
Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873	YORK COUNTY American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294	
Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893		



8/14/2006

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

CHARLES TRICH  
9626 TYLER ROAD  
PENFIELD, PA 15849

### 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 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):	MARY TRICH CHARLES TRICH
PROPERTY ADDRESS:	RD 1 BOX 211 PENFIELD, PA 15849
LOAN ACCOUNT NUMBER:	16124497
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.

**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 RD 1 BOX 211, 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 @ \$389.23	\$1,167.69
(b) Late Charges:	\$155.68
(c) Other Charges(s):	\$60.00
(d) Less: Credit Balance:	\$0.00
(e) Total amount required as of 8/14/2006	\$1,383.37

**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 Gatehall Dr., Parsippany, NJ 07054
Telephone Number:	800-490-8558

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

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

**YOU MAY ALSO HAVE THE RIGHT**

- To sell the property to obtain money to pay off the mortgage debt, or borrower 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**

<b>ADAMS COUNTY</b>	<b>CCCS of Western Pennsylvania, Inc.</b> 217 E Plank Road Altoona, PA 16602 814-944-8100 or 814-944-5747	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 724-465-2657 FAX 724-465-5118	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326	Armstrong County Community Action Agency Armsdale Administration Bldg. RD# 8 Box 287 Kittanning, PA 16201 724-548-3405 FAX 724-548-3413	<b>BERKS COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 610-375-7830
CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757	<b>BEAVER COUNTY</b> Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 FAX 412-391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243
<b>ALLEGHENY COUNTY</b>	Mon Valley Unemployed Committee 120 E 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-9964	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 814-only FAX 610-821-8932
Housing Opportunities 133 Seventh Street McKeesport, PA 15132 412-664-1906 FAX 412-664-0873	CCCS of Western Pennsylvania Inc. 971 Third Street Beaver, PA 15009 724-774-0793	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429
PHFA (Marica Hess) 2275 Swallow Hill Road, Bldg. 200 Pittsburgh, PA 15220 412-429-2842 FAX 412-429-2835	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 412-664-1906 FAX 412-664-0873	<b>BLAIR COUNTY</b> Bedford Fulton Housing Services RD# 1 Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-718
Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893	Housing Opportunities of Beaver County Inc. 650 Corporation St. Suite 207 Beaver, PA 15009 724-728-7511	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
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 412-338-9963 FAX 412-338-9963	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 or 814-539-1688
Credit Counselors of PA 401 Wood St. Suite 906 Pittsburgh, PA 15222 FAX 412-338-9963	<b>BEDFORD COUNTY</b> 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
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 412-471-7584	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690	<b>BRADFORD COUNTY</b> 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
Mon-Valley Unemployed Committee 120 E 9th Avenue Homestead, PA 15120 412-462-9962	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	
<b>ARMSTRONG COUNTY</b>		

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  10 Public Avenue Montrose, PA 18801 570-278-3338 or 800-982-4045 FAX 570-278-1889	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
33 Walnut Street Wellsville, PA 16901 570-724-5252 FAX 570-724-5783	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
185 Elmira Street P.O. Box 218 Troy, PA 16947 570-297-2101	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
103 Warren Street P.O. Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	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
German Street P.O. Box 389 Dushore, PA 18614 570-928-9668 FAX 570-928-8144	755 York Rd. Suite 103 Warrminster, PA 18974 215-444-9429 Fax 215-956-6344	BUTLER COUNTY CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	BUCKS 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
HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	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
Community Development Corp. of Frankford 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	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
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753	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

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	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243	CLEARFIELD COUNTY Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Northwest Counseling Services 5001 N Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	CCCS Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-563-7020	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	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	CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669
CENTRE COUNTY	America Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 610-874-1484	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	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
Lycoming-Clinton Co Comm for Community Action (STEP) 2138 Lincoln Street P.O. Box 1328	Phila Council For Community Adv. 100 North 17th Street Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941	CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669
Williamsport, PA 17703 570-326-0587 FAX 717-322-2197	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830	COLUMBIA 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	CCCS of Delaware Valley Marshall Building 790 E Market St. Suite 215 West Chester, PA 19382 215-563-5665	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
CHESTER COUNTY	American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785
Community Development Corp. of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	
Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	CLARION COUNTY CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 412-282-7812	
Media Fellowship House 302 S. Jackson Street Media, PA 19063 610-565-0846		

**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**

ACCI  
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 Strafford 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

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  
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

**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	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 717-762-3285	JEFFERSON COUNTY John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243
<b>FOREST COUNTY</b>	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	<b>CCCS of Western Pennsylvania, Inc.</b> YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812
Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street P.O. Box 547 Warren, PA 16365 814-726-2400 FAX 814-723-0510	<b>GREENE COUNTY</b> Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512	<b>Indiana County Community Action Program</b> 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
<b>FRANKLIN COUNTY</b>	Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893 FAX 412-627-7713	<b>JUNIATA COUNTY</b> CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
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	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
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	<b>LACKAWANNA COUNTY</b> 31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785
YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948	<b>HUNTINGDON COUNTY</b> Bedford-Fulton Housing Services RD# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135
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	<b>LANCASTER COUNTY</b> Community Housing Counselors Incorporated PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-3178
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	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 717-846-4176
CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	<b>INDIANA COUNTY</b> CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290	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
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	Tabor Community Services, Inc. 439 E King Street Lancaster, PA 17602 717-397-5182 or 1-800-788-5062 FAX 717-399-4127
<b>FULTON COUNTY</b>	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
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		

<b>LAWRENCE COUNTY</b>	<b>EOC of Schuylkill County</b> 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429	<b>MONROE COUNTY</b>
<b>CCCS of Western Pennsylvania</b>	<b>CCCS of Northeastern Pennsylvania</b>	
<b>1st Federal Plaza Suite 406</b> North Mill Street New Castle, PA 16101 724-652-8074	<b>31 W Market Street</b> P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785	
<b>Shenango Valley Urban League, Inc.</b> 601 Indiana Avenue Farrell, PA 16121 724-981-5310	<b>LYCOMING COUNTY</b>	<b>Comm. On Econ Opportunity of Luzerne Co.</b> 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
<b>312 Chestnut Street, Suite 227</b> Meadville, PA 16335 814-333-8570	<b>1400 Abington Executive Park Suite 1</b> Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135	<b>1400 Abington Executive Park Suite 1</b> Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
<b>Housing Opportunities of Beaver County</b> 650 Corporate St. Suite 207 Beaver, PA 15009 724-728-7202 FAX 412-728-7202	<b>31 W Market Street</b> P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785	<b>9 South 7th Street</b> Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981
<b>LABANON COUNTY</b>	<b>MCKEAN COUNTY</b>	<b>MONTGOMERY COUNTY</b>
<b>Economic Opportunity Cabinet of Schuylkill County</b> 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	<b>John F Kennedy Center, Inc.</b> 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243	<b>Acorn Housing Corporation</b> 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427
<b>Tabor Community Services, Inc.</b> 439 E King Street Lancaster, PA 17602 717-6397-5182 or 1-800-788-5062 FAX 717-399-4127	<b>Northern Tier Community Action Corp</b> P.O. Box 389 135 West 4th Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825	<b>Phila Council For Community Adv.</b> 100 North 17th Street, Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941
<b>LEHIGH COUNTY</b>	<b>MERCER COUNTY</b>	<b>Media Fellowship House</b> 302 S Jackson Street Media, PA 19063 610-565-0846
<b>CCCS of Lehigh Valley</b> 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 717 814 only FAX 610-821-8932	<b>Shenango Valley Urban League, Inc.</b> 601 Indiana Avenue Farrell, PA 16121 724-981-5310	<b>Northwest Counseling Service</b> 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753
<b>Economic Opportunity Cabinet of Schuylkill County</b> 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	<b>CCCS of Western Pennsylvania, Inc.</b> YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812	<b>Germantown Settlement</b> 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446
<b>LUZERNE COUNTY</b>	<b>MIFFLING COUNTY</b>	<b>CADCOM</b> 701 Dekaib Street Norristown, PA 19401 610-277-6363 FAX 610-277-2123
<b>31 W Market Street</b> P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785	<b>CCCS of Western Pennsylvania Inc.</b> 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	<b>CCCS of Delaware Valley</b> 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666
<b>Comm. On Econ Opportunity of Luzerne County</b> 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	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	<b>Community Housing Counselors Incorporated</b> PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-8243
<b>1400 Abington Executive Park Suite 1</b> Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135	<b>CCCS of Northeastern PA</b> 208 W Hamilton Ave. Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	

CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown, PA 19401 215-563-5665	PHILADELPHIA COUNTY  Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427	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
American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981
755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	POTER COUNTY  Northern Tier Community Action Corporation 135 West 4th Street Emporium, PA 15834 814-486-1161
MONTOUR 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	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753	SCHUULKILL COUNTY  Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, NJ 08002 215-563-5665	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
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	Housing Association Of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 215-545-6010 FAX 215-790-9132	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429
PERRY COUNTY  CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846	CCCS of Lehigh Valley PO Box A Whitehall, PA 18052 610-821-4011 FAX 610-821-8932
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	Community Development Corp. of Frankford Group Ministry. 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 9215 744-2012	SNYDER COUNTY  CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 717-762-3285	PCCA 100 North 17th Street, Suite 600 Philadelphia, PA 19103 215-978-0224 FAX 215-765-7614	Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459
YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948	American Credit Counseling Institute  845 Coates Street Coatesville, PA 19320 888-212-6741	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	

SOMERSET COUNTY	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
Bedford-Fulton Housing Services RD # 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	The trehab Center of Northeastern PA	UNION COUNTY
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 I Clarks Summitt, 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 I Clarks Summitt, 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	7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873
SUSQUEHANNA COUNTY	931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	CCCS or Western Pennsylvania, Inc. 53 N College Street Washington, PA 15301 724-222-8292
1400 Abington Executive Park Suite I Clarks Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135		

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 1400 Abington Executive Park Suite I Clarks Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	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
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	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
9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	WYOMING COUNTY Comm Econ Opport of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 570-826-0510 or 1-800-822-0359	CCCS of Western Pennsylvania 912 South George Street York, PA 17403 717-846-4176
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 I Clarks Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	
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	
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	
7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	
931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144	
103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	
WESTMORELAND COUNTY Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512	931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	
Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873	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	YORK COUNTY American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294	



8/14/2006

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

MARY TRICH  
RD 1 BOX 211  
PENFIELD, PA 15849

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

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

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

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

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

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

HOMEOWNER'S NAME(S):	MARY TRICH CHARLES TRICH
PROPERTY ADDRESS:	RD 1 BOX 211 PENFIELD, PA 15849
LOAN ACCOUNT NUMBER:	16124497
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.

**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 RD 1 BOX 211, 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 @ \$389.23	\$1,167.69
(b) Late Charges:	\$155.68
(c) Other Charges(s):	\$60.00
(d) Less: Credit Balance:	\$0.00
(e) Total amount required as of 8/14/2006	\$1,383.37

**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 Gatehall Dr., Parsippany, NJ 07054
Telephone Number:	800-490-8558

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

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

**YOU MAY ALSO HAVE THE RIGHT**

- To sell the property to obtain money to pay off the mortgage debt, or borrower 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**

<b>ADAMS COUNTY</b>	CCCS of Western Pennsylvania, Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 or 814-944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 724-465-2657 FAX 724-465-5118	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326	Armstrong County Community Action Agency Armsdale Administration Bldg. RD# 8 Box 287 Kittanning, PA 16201 724-548-3405 FAX 724-548-3413	<b>BERKS COUNTY</b> Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 610-375-7830
CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757	BEAVER COUNTY Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 FAX 412-391-4512	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243
<b>ALLEGHENY COUNTY</b>	Mon Valley Unemployed Committee 120 E 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-391-4512	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 814 only FAX 610-821-8932
Housing Opportunities 133 Seventh Street McKeesport, PA 15132 412-664-1906 FAX 412-664-0873	CCCS of Western Pennsylvania Inc. 971 Third Street Beaver, PA 15009 724-774-0793	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429
PHFA (Marica Hess) 2275 Swallow Hill Road, Bldg. 200 Pittsburgh, PA 15220 412-429-2842 FAX 412-429-2835	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 412-664-1906 FAX 412-664-0873	<b>BLAIR COUNTY</b> Bedford Fulton Housing Services RD# 1 Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-718
Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893	Housing Opportunities of Beaver County Inc. 650 Corporation St. Suite 207 Beaver, PA 15009 724-728-7511	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
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 412-338-9963 FAX 412-338-9963	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 or 814-539-1688
Credit Counselors of PA 401 Wood St. Suite 906 Pittsburgh, PA 15222 FAX 412-338-9963	<b>BEDFORD COUNTY</b> 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
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 412-471-7584	Tableland Services Inc. 535 East Main Street Somerset, PA 15501 814 445-9628 or 1800-452-0148 FAX 814-443-3690	<b>BRADFORD COUNTY</b> 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
Mon-Valley Unemployed Committee 120 E 9th Avenue Homestead, PA 15120 412-462-9962	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	
<b>ARMSTRONG COUNTY</b>		

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
33 Walnut Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	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
185 Elmira Street P.O. Box 218 Troy, PA 16947 570-297-2101	American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-0741	FAX 814-443-3690
103 Warren Street P.O. Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
German Street P.O. Box 389 Dushore, PA 18614 570-928-9668 FAX 570-928-8144	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	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
931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	BUTLER 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. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
BUCKS COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 412-664-1906 FAX 412-664-0873	CARBON COUNTY EOC of Schuylkill County 225 N Centre Street Pottsville, PA 17901 570-622-1995 FAX 717-622-0429
HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	CCCS of Western PA Community Development Corp. of Frankford 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	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
Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964	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
	Housing Opportunities Inc. 650 Corporate St. Suite 207 McKeesport, PA 15132 412-664-1590 FAX 412-664-0873	

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	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243	CLEARFIELD COUNTY Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Northwest Counseling Services 5001 N Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	CCCS Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-563-7020	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	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	CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669
<b>CENTRE COUNTY</b>	<b>America Red Cross of Chester</b> 1729 Edgemont Avenue Chester, PA 19013 610-874-1484	<b>CCCS of Western PA</b> 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	<b>CLINTON COUNTY</b>
Lycoming-Clinton Co Comm for Community Action (STEP) 2138 Lincoln Street P.O. Box 1328	Phila Council For Community Adv. 100 North 17th Street Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941	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
Williamsport, PA 17703 570-326-0587 FAX 717-322-2197	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830	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 Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	CCCS of Delaware Valley Marshall Building 790 E Market St. Suite 215 West Chester, PA 19382 215-563-5665	<b>COLUMBIA COUNTY</b>
<b>CHESTER COUNTY</b>	American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	CCCS of Northeastern Pennsylvania
Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	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
Community Development Corp. of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	CLARION COUNTY	31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785
Media Fellowship House 302 S. Jackson Street Media, PA 19063 610-565-0846	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 412-282-7812	

**CRAWFORD COUNTY**

Booker T Washington Center  
1720 Holland Street  
Eric, 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 Straiford 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

**Community Action Comm of the Capital Region**

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 Erie 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

**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	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 717-762-3285	JEFFERSON COUNTY John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243
<b>FOREST COUNTY</b>	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	
Warren-Forrest Countics 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
<b>FRANKLIN COUNTY</b>	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
Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 717-762-3285	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 814-944-5747	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
<b>FULTON COUNTY</b>	Indiana County Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118	Tabor Community Services, Inc. 439 E King Street Lancaster, PA 17602 717-397-5182 or 1-800-788-5062 FAX 717-399-4127
Bedford-Fulton Housing Services RD. # 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335	
CCCS of Western Pennsylvania Inc. 912 South George Street York, PA 17403 717-846-4176		

<b>LAWRENCE COUNTY</b>	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429	<b>MONROE COUNTY</b>
<b>CCCS of Western Pennsylvania</b>		<b>CCCS of Northeastern Pennsylvania</b>
1st Federal Plaza Suite 406 North Mill Street New Castle, PA 16101 724-652-8074		31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785
Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 724-981-5310	LYCOMING 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	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
312 Chestnut Street, Suite 227 Meadville, PA 16335 814-333-8570	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135	1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
<b>Housing Opportunities of Beaver County</b> 650 Corporate St. Suite 207 Beaver, PA 15009 724-728-7202 FAX 412-728-7202	31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785	9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981
<b>LABANON COUNTY</b>	<b>MCKEAN COUNTY</b>	<b>MONTGOMERY COUNTY</b>
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243	Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427
Tabor Community Services, Inc. 439 E King Street Lancaster, PA 17602 717-6397-5182 or 1-800-788-5062 FAX 717-399-4127	Northern Tier Community Action Corp P.O. Box 389 135 West 4th Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825	Phila Council For Community Adv. 100 North 17th Street, Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941
<b>LEHIGH COUNTY</b>	<b>MERCER COUNTY</b>	Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846
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	Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 724-981-5310	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446
<b>LUZERNE COUNTY</b>	<b>MIFFLING COUNTY</b>	CADCOM 701 Dekalb Street Norristown, PA 19401 610-277-6363 FAX 610-277-2123
31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666
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	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	Community Housing Counselors Incorporated PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-8243
1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135	CCCS of Northeastern PA 208 W Hamilton Ave. Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	

CCCS of Delaware Valley Norristown Business Center 190 W Germantown Pike, Suite 140 Norristown, PA 19401 215-563-5665	PHILADELPHIA COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427	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
American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	CCCS of Delaware Valley 1515 Market Street – Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981
755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	POTER COUNTY Northern Tier Community Action Corporation 135 West 4th Street Emporium, PA 15834 814-486-1161
MONTOUR 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	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753	SCHUULKILL COUNTY  Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, NJ 08002 215-563-5665	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
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	Housing Association Of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 215-545-6010 FAX 215-790-9132	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429
PERRY COUNTY  CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846	CCCS of Lehigh Valley PO Box A Whitehall, PA 18052 610-821-4011 FAX 610-821-8932
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	Community Development Corp. of Frankford Group Ministry. 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 9215 744-2012	SNYDER COUNTY  Community Action Commission 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	PCCA 100 North 17th Street, Suite 600 Philadelphia, PA 19103 215-978-0224 FAX 215-765-7614	Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459
YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948	American Credit Counseling Institute  845 Coates Street Coatesville, PA 19320 888-212-6741	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	

SOMERSET COUNTY	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
Bedford-Fulton Housing Services RD# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	The trehab Center of Northeastern PA	UNION COUNTY
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 Monroeville, 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 Monroeville, 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	7 lake Avenue Box 339 Monroeville, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873
SUSQUEHANNA COUNTY	931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	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		

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  1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	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
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	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
The trehab Center of Northeastern PA  185 Elmira Street, PO Box 218 Troy, PA 16947 570-297-2101 FAX 570-297-2799	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 Western Pennsylvania 912 South George Street York, PA 17403 717-846-4176
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	The trehab Center of Northeastern PA  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	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	7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	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
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	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	YORK COUNTY  American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294	



8/14/2006

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

CHARLES TRICH  
RD 1 BOX 211  
PENFIELD, PA 15849

### 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 adjunta 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) :	MARY TRICH CHARLES TRICH
PROPERTY ADDRESS:	RD 1 BOX 211 PENFIELD, PA 15849
LOAN ACCOUNT NUMBER:	16124497
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.

**TTEMPORARY 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.

**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 RD 1 BOX 211, 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 @ \$389.23	\$1,167.69
(b) Late Charges:	\$155.68
(c) Other Charges(s):	\$60.00
(d) Less: Credit Balance:	\$0.00
<b>(e) Total amount required as of 8/14/2006</b>	<b>\$1,383.37</b>

**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 Gatehall Dr., Parsippany, NJ 07054
Telephone Number:	800-490-8558

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

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

**YOU MAY ALSO HAVE THE RIGHT**

- To sell the property to obtain money to pay off the mortgage debt, or borrower 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**

<b>ADAMS COUNTY</b>	CCCS of Western Pennsylvania, Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 or 814-944-5747	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294	Indiana Co. Community Action Program 827 Water Street, Box 187 Indiana, PA 15701 724-465-2657 FAX 724-465-5118	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
Adams County Housing Authority 139-143 Carlisle Street Gettysburg, PA 17325 717-334-1518 FAX 717-334-8326	Armstrong County Community Action Agency	<b>BERKS COUNTY</b>
CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757	RD# 8 Box 287 Kittanning, PA 16201 724-548-3405 FAX 724-548-3413	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 610-375-7830
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 717-762-3285	<b>BEAVER COUNTY</b>	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243
<b>ALLEGHENY COUNTY</b>	Mon Valley Unemployed Committee 120 E 9th Avenue Homestead, PA 15210 412-462-9962 FAX 412-9964	CCCS of Lehigh Valley 3671 Crescent Court East Whitehall, PA 18052 610-821-4011 or 800-220-2733 814 only FAX 610-821-8932
Housing Opportunities 133 Seventh Street McKeesport, PA 15132 412-664-1906 FAX 412-664-0873	CCCS of Western Pennsylvania Inc. 971 Third Street Beaver, PA 15009 724-774-0793	Economic Opportunity Cabinet of Schuylkill County 225 N. Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429
PHFA (Marica Hess) 2275 Swallow Hill Road, Bldg. 200 Pittsburgh, PA 15220 412-429-2842 FAX 412-429-2835	Housing Opportunities Inc. 133 Seventh Street P.O. Box 9 McKeesport, PA 15134 412-664-1906 FAX 412-664-0873	<b>BLAIR COUNTY</b>
Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893	Housing Opportunities of Beaver County Inc. 650 Corporation St. Suite 207 Beaver, PA 15009 724-728-7511	Bedford Fulton Housing Services RD# 1 Box 384 Everett, PA 15537 814-623-9129
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 412-338-9963 FAX 412-338-9963	FAX 814-623-718
Credit Counselors of PA 401 Wood St. Suite 906 Pittsburgh, PA 15222 FAX 412-338-9963	<b>BEDFORD COUNTY</b>	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
CCCS of Western Pennsylvania, Inc. 309 Smithfield Street Pittsburgh, PA 15222 412-471-7584	Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 or 814-539-1688
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	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
<b>ARMSTRONG COUNTY</b>	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	<b>BRADFORD COUNTY</b>
		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
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	American Credit Counseling Institute FAX 814-443-3690
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	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
Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19130 215-765-1221 FAX 215-765-1427	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964	
HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	Housing Opportunities Inc. 650 Corporate St. Suite 207 McKeesport, PA 15132 412-664-1590 FAX 412-664-0873	
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 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	Community Housing Counselor, Inc. P.O. Box 244 Kenneth Square, PA 19348 610-444-3682 FAX 610-444-8243	CLEARFIELD COUNTY Keystone Economic Development Corporation 1954 Mary Grace Lane Johnstown, PA 15901 814-535-6556 814-539-1688
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	Northwest Counseling Services 5001 N Broad Street Philadelphia, PA 19141 215-324-7500 FAX 215-324-8753	CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	CCCS Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-563-7020	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	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	CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669
CENTRE COUNTY  CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	America Red Cross of Chester 1729 Edgemont Avenue Chester, PA 19013 610-874-1484	CCCS of Western PA 219-A College Park Plaza Johnstown, PA 15904 814-539-6335
Lycoming-Clinton Co Comm for Community Action (STEP) 2138 Lincoln Street P.O. Box 1328	HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	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
Williamsport, PA 17703 570-326-0587 FAX 717-322-2197	Phila Council For Community Adv. 100 North 17th Street Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941	
CCCS of Northeastern PA 208 W Hamilton Avenue Suite 1 Hamilton Square Plaza State College, PA 16801 814-238-3668 FAX 814-238-3669	Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830	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	CCCS of Delaware Valley Marshall Building 790 E Market St. Suite 215 West Chester, PA 19382 215-563-5665	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
Community Development Corp. of Frankford Group Ministry 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 215-744-2012	American Credit Counseling Institute  845 Coates Street Coatesville, PA 19320 888-212-6741	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785
Media Fellowship House 302 S. Jackson Street Media, PA 19063 610-565-0846	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	

**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 Straiford 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

**ELK COUNTY**

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

**ERICKSON 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 Erie 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

**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	Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 717-762-3285	JEFFERSON COUNTY John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243
<b>FOREST COUNTY</b>	<b>Weatherization Office</b> 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	<b>CCCS of Western Pennsylvania, Inc.</b> YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812
Warren-Forrest Counties Economic Opportunity Council 204 Liberty Street P.O. Box 547 Warren, PA 16365 814-726-2400 FAX 814-723-0510	<b>GREENE COUNTY</b> Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512	<b>Indiana County Community Action Program</b> 827 Water Street, Box 187 Indiana, PA 15701 412-465-2657 FAX 412-465-5118
<b>FRANKLIN COUNTY</b>	Community Action Southwest 22 West High Street Waynesburg, PA 15370 724-852-2893 FAX 412-627-7713	<b>JUNIATA COUNTY</b> CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747
Financial Services Unlimited 31 West 3rd Street Waynesboro, PA 17268 717-762-3285	Mon-Valley Unemployed Committee 120 E. 9th Avenue Homestead, PA 15120 412-462-9962 FAX 412-462-9964	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343
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	<b>LACKAWANNA COUNTY</b> 31 W Market Street P.O. Box 1127 Wilkes-Barre, PA 18702 570-821-0837 or 1-800-922-9537 FAX 370-821-1785
YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948	<b>HUNTINGDON COUNTY</b> Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135
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	<b>LANCASTER COUNTY</b> Community Housing Counselors Incorporated PO Box 244 Kenneth Square, PA 19348 215-444-3682 FAX 215-444-3178
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	CCCS of Western Pennsylvania, Inc. 912 South George Street York, PA 17403 717-846-4176
CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	<b>INDIANA COUNTY</b> CCCS of Western Pennsylvania, Inc. 1 North Gate Square Greensburg, PA 15601 724-838-1290	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
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	Tabor Community Services, Inc. 439 E King Street Lancaster, PA 17602 717-397-5182 or 1-800-788-5062 FAX 717-399-4127
<b>FULTON COUNTY</b>	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
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		

LAWRENE COUNTY	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429	MONROE COUNTY
CCCS of Western Pennsylvania  1st Federal Plaza Suite 406 North Mill Street New Castle, PA 16101 724-652-8074	LYCOMING 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 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
Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 724-981-5310	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135	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
312 Chestnut Street, Suite 227 Meadville, PA 16355 814-333-8570	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
Housing Opportunities of Beaver County 650 Corporate St. Suite 207 Beaver, PA 15009 724-728-7202 FAX 412-728-7202	LABANON COUNTY	9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	MCKEAN COUNTY  John F Kennedy Center, Inc. 2021 East 20th Street Erie, PA 16510 814-898-0400 FAX 814-898-1243	MONTGOMERY COUNTY  Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427
Tabor Community Services, Inc. 439 E King Street Lancaster, PA 17602 717-6397-5182 or 1-800-788-5062 FAX 717-399-4127	Northern Tier Community Action Corp P.O. Box 389 135 West 4th Street Emporium, PA 15834 814-486-1161 FAX 814-486-0825	Phila Council For Community Adv. 100 North 17th Street, Suite 600 Philadelphia, PA 19103 215-567-7803 FAX 215-963-9941
LEHIGH COUNTY	MERCER COUNTY  Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 724-981-5310	Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846
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	CCCS of Western Pennsylvania, Inc. YMCA Building 339 North Washington Street Butler, PA 16001 724-282-7812	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	MIFFLING COUNTY  CCCS of Western Pennsylvania Inc. 217 E Plank Road Altoona, PA 16602 814-944-8100 FAX 814-944-5747	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446
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	Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	CACOM 701 Dekaib Street Norristown, PA 19401 610-277-6363 FAX 610-277-2123
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	CCCS of Northeastern PA 208 W Hamilton Ave. 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
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 800-955-9537 FAX 570-587-9134/9135	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	PHILADELPHIA COUNTY Acorn Housing Corporation 846 North Broad Street Philadelphia, PA 19180 215-765-1221 FAX 215-765-1427	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
American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	CCCS of Delaware Valley 1515 Market Street - Suite 1325 Philadelphia, PA 19107 215-563-5665 FAX 215-864-2666	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135
144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	HACE 167 Allegheny Avenue 2nd Floor Philadelphia, PA 19140 215-426-8025 FAX 215-426-9122	9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981
755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	Germantown Settlement 218 W. Chelton Avenue Philadelphia, PA 19144 215-849-6026 FAX 215-849-3446	POTER COUNTY Northern Tier Community Action Corporation 135 West 4th Street Emporium, PA 15834 814-486-1161
MONTOUR 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	Northwest Counseling Service 5001 North Broad Street Philadelphia, PA 19141 215 324-7500 FAX 215-324-8753	SCHUULKILL COUNTY Budget Counseling Center 247 North Fifth Street Reading, PA 19601 610-375-7866 FAX 215-375-7830
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	CCCS of Delaware Valley One Cherry Hill Suite 215 Cherry Hill, NJ 08002 215-563-5665	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
Economic Opportunity Cabinet of Schuylkill County 225 North Centre Street Pottsville, PA 17901 717-622-1995 FAX 717-622-0429	Housing Association Of Delaware Valley 1500 Walnut Street, Suite 601 Philadelphia, PA 19102 215-545-6010 FAX 215-790-9132	EOC of Schuylkill County 225 North Centre Street Pottsville, PA 17901 370-622-1995 FAX 570-622-0429
PERRY COUNTY CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589	Media Fellowship House 302 S Jackson Street Media, PA 19063 610-565-0846	CCCS of Lehigh Valley PO Box A Whitehall, PA 18052 610-821-4011 FAX 610-821-8932
Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459	Community Development Corp. of Frankford Group Ministry. 4620 Griscom Street Philadelphia, PA 19124 215-744-2990 FAX 9215 744-2012	SNYDER COUNTY CCCS of Western PA 2000 Linglestown Road Harrisburg, PA 17102 717-541-1757 FAX 717-731-9589
Financial Counseling Services of Franklin 31 West 3rd Street Waynesboro, PA 17268 717-762-3285	PCCA 100 North 17th Street, Suite 600 Philadelphia, PA 19103 215-978-0224 FAX 215-765-7614	Urban League of Metropolitan Harrisburg 2107 N 6th Street Harrisburg, PA 17101 717-234-5925 FAX 717-234-9459
YWCA of Carlisle 301 G Street Carlisle, PA 17013 717-243-3818 FAX 717-243-3948	American Credit Counseling Institute 845 Coates Street Coatesville, PA 19320 888-212-6741	Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227
Weatherization Office 917 Mifflin Street Huntingdon, PA 16652 814-643-2343	144 E Dekalb Pike King of Prussia, PA 19406 610-971-2210 FAX 610-265-4814	
Community Action Commission of the Capital Region 1514 Derry Street Harrisburg, PA 17104 717-232-9757 FAX 717-234-2227	755 York Rd. Suite 103 Warminster, PA 18974 215-444-9429 Fax 215-956-6344	

SOMERSET COUNTY	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
Bedford-Fulton Housing Services RD.# 1, Box 384 Everett, PA 15537 814-623-9129 FAX 814-623-7187	The trehab Center of Northeastern PA	UNION COUNTY
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 1400 Abington Executive Park Suite 1 Clarks Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	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
31 W Market Street Wilkes-Barre, PA 18702 570-821-0837 or 800-922-9537 FAX 570-821-1785	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
9 South 7th Street Stroudsburg, PA 18360 570-420-8980 or 800-922-9537 FAX 570-420-8981	WYOMING COUNTY Comm Econ Opport of Luzerne Co 163 Amber Lane Wilkes-Barre, PA 18701 570-826-0510 or 1-800-822-0359	CCCS of Western Pennsylvania 912 South George Street York, PA 17403 717-846-4176
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 Summitt, PA 18411 570-587-9163 or 1-800-922-9537 FAX 570-587-9134/9135	
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	
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	
7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	17 Crafton Street Wellsboro, PA 16901 570-724-5252 FAX 570-724-5783	
931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	Gennan Street PO Box 389 Dushore, PA 18614 FAX 570-297-2799 570-928-9668 FAX 570-28-8144	
103 Warren Street PO Box 709 Tunkhannock, PA 18657 570-836-6840 FAX 570-836-6332	7 lake Avenue Box 339 Montrose, PA 18801 570-278-3338 or 1-800-982-4045 FAX 570-278-1889	
WESTMORELAND COUNTY Action Housing Inc. 425 6th Avenue Suite 950 Pittsburgh, PA 15219 412-391-1956 or 412-281-2102 FAX 412-391-4512	931 Main Street Honesdale, PA 18431 570-253-8941 FAX 570-253-4817	
Housing Opportunities, Inc. 133 Seventh Street McKeesport, PA 15132 412-664-1590 FAX 412-664-0873	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	YORK COUNTY American Red Cross-Hanover Chapter 529 Carlisle Street Hanover, Pennsylvania 17331 717-637-3768 FAX 717-637-3294	

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102126  
NO: 06-1853-CD  
SERVICE # 1 OF 5  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CHAMPION MORTGAGE, A division of Key Bank USA

vs.

DEFENDANT: MARY V. TRICH ATTORNEY IN FACT FOR CHARLES W. TRICH AND  
MARY V. TRICH

**SHERIFF RETURN**

---

NOW, November 17, 2006 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARY V. TRICH DEFENDANT AT 9626 TYLER ROAD, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARY TRICH, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

FILED  
01/31/2007  
FEB 26 2007  
WM

William A. Shaw  
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102126  
NO: 06-1853-CD  
SERVICE # 2 OF 5  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CHAMPION MORTGAGE, A division of Key Bank USA

vs.

DEFENDANT: MARY V. TRICH ATTORNEY IN FACT FOR CHARLES W. TRICH AND  
MARY V. TRICH

**SHERIFF RETURN**

---

NOW, November 17, 2006 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARY V. TRICH DEFENDANT AT 9626 TYLER ROAD, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARY TRICH, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102126  
NO: 06-1853-CD  
SERVICE # 3 OF 5  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CHAMPION MORTGAGE, A division of Key Bank USA

vs.

DEFENDANT: MARY V. TRICH ATTORNEY IN FACT FOR CHARLES W. TRICH AND  
MARY V. TRICH

SHERIFF RETURN

---

NOW, November 17, 2006 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARY V. TRICH Attorney in fact for Charles W. Trich DEFENDANT AT 9626 TYLER ROAD, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARY TRICH, WIFE OF CHARLES W. TRICH A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

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

DOCKET # 102126  
NO: 06-1853-CD  
SERVICE # 4 OF 5  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CHAMPION MORTGAGE, A division of Key Bank USA

VS.

DEFENDANT: MARY V. TRICH ATTORNEY IN FACT FOR CHARLES W. TRICH AND  
MARY V. TRICH

**SHERIFF RETURN**

---

NOW, November 17, 2006 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARY V. TRICH Attorney in fact for Charles W. Trich DEFENDANT AT 9626 TYLER ROAD, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MRY TRICH, WIFE OF CHARLES W. TRICH A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102126  
NO: 06-1853-CD  
SERVICE # 5 OF 5  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CHAMPION MORTGAGE, A division of Key Bank USA

vs.

DEFENDANT: MARY V. TRICH ATTORNEY IN FACT FOR CHARLES W. TRICH AND  
MARY V. TRICH

**SHERIFF RETURN**

---

NOW, November 17, 2006 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON  
TENANT/OCCUPANT (TRICH PROPERTY) DEFENDANT AT 9626 TYLER ROAD, PENFIELD, CLEARFIELD  
COUNTY, PENNSYLVANIA, BY HANDING TO MARY TRICH, DEFENDANT A TRUE AND ATTESTED COPY OF  
THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102126  
NO: 06-1853-CD  
SERVICES 5  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CHAMPION MORTGAGE, A division of Key Bank USA

vs.

DEFENDANT: MARY V. TRICH ATTORNEY IN FACT FOR CHARLES W. TRICH AND  
MARY V. TRICH

**SHERIFF RETURN**

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RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	PLUESE	77470	20.00
SURCHARGE	PLUESE	77469	30.00
SHERIFF HAWKINS	PLUESE	77469	45.00
SHERIFF HAWKINS	"	78916	11.63

Sworn to Before Me This

So Answers,

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

  
Chester A. Hawkins  
Sheriff

**Pluese, Becker & Saltzman, LLC**  
Attorneys At Law  
20000 Horizon Way, Suite 900  
Mt. Laurel, NJ 08054  
Rob Saltzman, Esquire  
Attorney ID NO.: 53957  
856/813-1700  
Attorney for Plaintiff  
76388

**FILED** Atty pd 20.00  
M 11/25/06 ICCO Notice  
FEB 28 2007 to Defs.

William A. Shaw, Statement  
Prothonotary/Clerk of Courts to Atty  
GK

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

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

NO. 2006-1853-CD

Plaintiff, :  
v. :  
MARY V. TRICH ATTORNEY IN FACT :  
FOR CHARLES W. TRICH AND :  
MARY V. TRICH :  
Defendants. :

**PRAECIPE TO ENTER JUDGMENT  
AND  
ASSESSMENT OF DAMAGES**

TO THE PROTHONOTARY:

Kindly enter Default Judgment in favor of Plaintiff, Champion Mortgage, a Division of Key Bank USA, National Association, successor to the interests of Champion Mortgage Co., Inc., and against Defendant(s), Mary V. Trich Attorney in Fact for Charles W. Trich and Mary V. Trich, for failure to file an Answer to Plaintiff's Civil Action in Mortgage Foreclosure within the time provided for by applicable law from service thereof.

Service was made on the Defendant(s) by, Sheriff of Clearfield County as follows:

Mary V. Trich, served November 17, 2006

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102126  
NO: 06-1853-CD  
SERVICE # 1 OF 5  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CHAMPION MORTGAGE, A division of Key Bank USA

VS.

DEFENDANT: MARY V. TRICH ATTORNEY IN FACT FOR CHARLES W. TRICH AND  
MARY V. TRICH

**SHERIFF RETURN**

---

NOW, November 17, 2006 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON MARY V. TRICH DEFENDANT AT 9626 TYLER ROAD, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARY TRICH, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 102126  
NO. 06-1853-CD  
SERVICE # 3 OF 5  
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: CHAMPION MORTGAGE, A division of Key Bank USA  
vs.  
DEFENDANT: MARY V. TRICH ATTORNEY IN FACT FOR CHARLES W. TRICH AND  
MARY V. TRICH

SHERIFF RETURN

---

NOW, November 17, 2006 AT 10:30 AM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON  
MARY V. TRICH Attorney in fact for Charles W. Trich DEFENDANT AT 9626 TYLER ROAD, PENFIELD,  
CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO MARY TRICH, WIFE OF CHARLES W. TRICH A TRUE  
AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN  
THE CONTENTS THEREOF.

SERVED BY: NEVLING / COUDRIET

Assess Damages as follows:

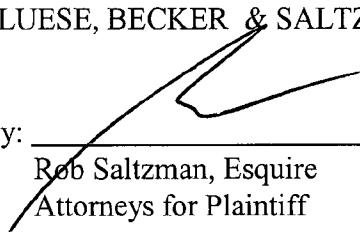
Total Demand in Complaint	\$46,379.36
Interest due and owing at the rate of \$14.13 per diem from November 16, 2006 to	
February 22, 2007	\$ 1,384.74

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**TOTAL JUDGMENT TO BE ENTERED**

**\$47,764.10**

PLUESE, BECKER & SALTZMAN, LLC

By: 

Rob Saltzman, Esquire  
Attorneys for Plaintiff

**Pluese, Becker & Saltzman, LLC**

Attorneys At Law  
20000 Horizon Way, Suite 900  
Mt. Laurel, NJ 08054  
Rob Saltzman, Esquire  
Attorney ID NO.: 53957  
856/813-1700  
Attorney for Plaintiff  
76388

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CHAMPION MORTGAGE, A DIVISION OF	:	COURT OF COMMON PLEAS
KEY BANK USA, NATIONAL	:	CLEARFIELD COUNTY
ASSOCIATION, SUCCESSOR TO THE	:	
INTERESTS OF CHAMPION MORTGAGE	:	
CO., INC.	:	
Plaintiff,	:	
v.	:	
MARY V. TRICH ATTORNEY IN FACT	:	
FOR CHARLES W. TRICH AND	:	
MARY V. TRICH	:	
Defendants.	:	

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COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

No.: 2006-1853-CD

**CERTIFICATION OF ADDRESSES**

I, Marlo Washington, Paralegal, of the Law Firm of Pluese, Becker & Saltzman, LLC, Attorney for Plaintiff, Champion Mortgage, a Division of Key Bank USA, National Association, successor to the interests of Champion Mortgage Co., Inc., hereby certify that the Plaintiff's correct address is 2 Gatehall Drive, Parsippany, NJ 07054, and the last known address of each Defendant is as below.

Mary V. Trich, 9626 Tyler Road, Penfield, PA 15849

Mary V. Trich Attorney in Fact for Charles W. Trich, 9626 Tyler Road, Penfield, PA 15849

I certify that the foregoing information is true and correct to the best of my knowledge, information and belief.

Sworn to and Subscribed before  
me this 22<sup>nd</sup> day  
of February, 2007.

Ralph Joseph Giuliano

RALPH JOSEPH GIULIANO  
A Notary Public of New Jersey  
My Commission Expires June 26, 2011

PLUESE, BECKER & SALTZMAN, LLC

7/1/2007  
By: Marlo Washington  
Marlo Washington, Paralegal

**Pluese, Becker & Saltzman, LLC**

Attorneys At Law

20000 Horizon Way, Suite 900

Mt. Laurel, NJ 08054

856/813-1700

Rob Saltzman, Esquire

Attorney ID No.: 53957

Attorney for Plaintiff

76388

---

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

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

NO. 2006-1853-CD

Plaintiff,

**AFFIDAVIT**

v.

**OF**  
**NON-MILITARY SERVICE**

MARY V. TRICH ATTORNEY IN FACT  
FOR CHARLES W. TRICH AND  
MARY V. TRICH

Defendants.

---

COMMONWEALTH OF PENNSYLVANIA

: s.s.

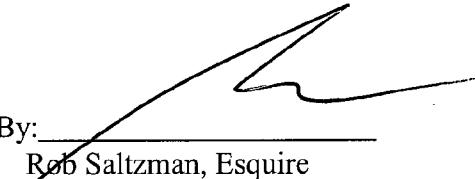
COUNTY OF CLEARFIELD:

I, Rob Saltzman, Esquire, being duly sworn, deposes and says that the averments herein are based upon investigations made and records maintained either by or on behalf of the Plaintiff herein named and that such investigations and/or records indicate that the above-named Defendant(s) is/are not in the Military or Naval Service of the United States of America or its Allies as defined by the Soldiers and Sailors Civil Relief Act of 1940, as amended, and that the age and last known residence and employment of each Defendant are as follows:

Defendant: Mary V. Trich, Attorney in fact for Charles W. Trich  
Age: Over 18  
Residence: 9626 Tyler Road, Penfield, PA 15849  
Employment: Unknown

Defendant: Mary V. Trich  
Age: Over 18  
Residence: 9626 Tyler Road, Penfield, PA 15849  
Employment: Unknown

PLUESE, BECKER & SALTZMAN, LLC

By:   
Rob Saltzman, Esquire  
Attorney ID No.: 53957

Sworn to and subscribed before me  
this ~~20~~ day of ~~February~~, 2007.



RALPH JOSEPH GIULIANO  
A Notary Public of New Jersey  
My Commission Expires June 26, 2011

**Pluese, Becker & Saltzman, LLC**

Attorneys At Law

20000 Horizon Way, Suite 900

Mt. Laurel, NJ 08054

856/813-1700

Rob Saltzman, Esquire

Attorney ID No.: 53957

Attorneys for Plaintiff

76388

---

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

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

NO.: 2006-1853-CD

Plaintiff,

**CERTIFICATION  
OF  
MAILING**

MARY V. TRICH ATTORNEY IN FACT  
FOR CHARLES W. TRICH AND  
MARY V. TRICH

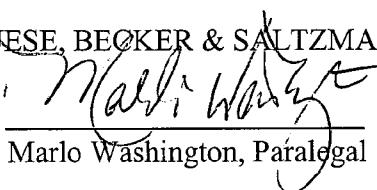
Defendants.

---

I, Marlo Washington, Paralegal, of the Law Firm of Pluese, Becker & Saltzman, LLC, Attorneys for Plaintiff, hereby certify that I forwarded to the following Defendant(s) on the date(s) listed, by regular mail, a copy of the Notice of Intention to take Default Judgment, Rule 237.1:

Mary V. Trich Attorney in Fact for Charles W. Trich, 9626 Tyler Road, Penfield, PA 15849  
Mary V. Trich, 9626 Tyler Road, Penfield, PA 15849

PLUESE, BECKER & SALTZMAN, LLC

By: 

Marlo Washington, Paralegal

**PLUESE, BECKER & SALTZMAN, LLC**

Attorneys At Law

20000 Horizon Way, Suite 900

Mt. Laurel, NJ 08054

(886) 813-1700

Attorneys for Plaintiff

76388

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

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

NO. 06-1853-CD

Plaintiff, :

v. :

MARY V. TRICH ATTORNEY IN FACT :  
FOR CHARLES W. TRICH AND :  
MARY V. TRICH :

Defendants :

**NOTICE OF INTENTION TO TAKE DEFAULT UNDER Pa. R.C.P. 237.1**

**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 asserted against you. Unless you act within ten (10) days from the date of this Notice as set forth below, a Judgment may be entered against you without a hearing and you may lose your property or other important rights and may be liable for money damages. You should take this Notice to a lawyer at once. If you do not have a lawyer or cannot afford one, go to or telephone the following office to find out where you can get legal help:

Clearfield County Bar Association  
Pennsylvania Lawyer Referral Service  
P.O. Box 186  
Harrisburg, PA 17108  
1/800-692-7375

NOTIFICACION IMPORTANTE

Usted está en incumplimiento de su obligación legal de presentar, ya sea personalmente o por medio de su abogado, una declaración por escrito y por no haber presentado por escrito sus defensas a los cargos que se han presentado en su contra. Si usted no toma acción dentro de diez (10) días de la fecha de esta Notificación, se registrara una sentencia en su contra sin audiencia y usted podrá perder su propiedad u otros derechos importantes y podrá ser responsable por daños monetarios. Usted debe llevar esta Noticia a un abogado enseguida. Si no tiene abogado o no tiene dinero suficiente para tal servicio, vaya en persona o llame por teléfono a la oficina cuyo número se encuentra abajo para conseguir asistencia legal.

Clearfield County Bar Association  
Pennsylvania Lawyer Referral Service  
P.O. Box 186  
Harrisburg, PA 17108  
1/800-692-7375

Date of Notice:

December 11, 2006

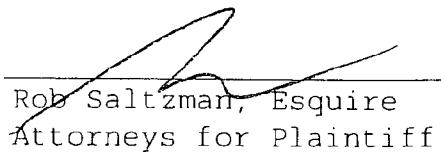
PERSONS SERVED:

Mary V. Trich, Attorney in Fact  
for Charles W. Trich and Mary v. Trich  
9626 Tyler Road  
Penfield, PA 15849

Mary V. Trich  
9626 Tyler Road  
Penfield, PA 15849

PLUESE, BECKER & SALTZMAN, LLC

By:

  
Rob Saltzman, Esquire  
Attorneys for Plaintiff

OFFICE OF THE PROTHONOTARY  
COURT OF COMMON PLEAS  
230 E. MARKET STREET  
CLEARFIELD, PA 16830

## WILLIAM SHAW, PROTHONOTARY

TO: MARY V. TRICH ATTORNEY IN FACT  
FOR CHARLES W. TRICH  
9626 TYLER ROAD, PENFIELD, PA 15849

MARY V. TRICH  
9626 TYLER ROAD  
PENFIELD, PA 15849

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

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

Plaintiff, :  
:

NO. 2006-1853-CD

MARY V. TRICH ATTORNEY IN FACT  
FOR CHARLES W. TRICH AND  
MARY V. TRICH

**NOTICE PURSUANT TO RULE 236**

## Defendants.

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-captioned proceeding, as indicated below.

-captioned proceeding as indi-  
  
William Shaw, Prothonotary

2128107

[XX] Judgment entered by Default

**IF YOU HAVE ANY QUESTIONS CONCERNING THIS NOTICE, PLEASE CALL:**

Rob Saltzman, Esquire, Attorney ID #53957  
PLUESE, BECKER & SALTZMAN, LLC  
20000 Horizon Way, Suite 900  
Mt. Laurel, NJ 08054  
856/813-1700  
Attorneys for Plaintiff

COPY

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

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

No.: 2006-01853-CD

Real Debt: \$47,764.10

Atty's Comm: \$

Vs. Costs: \$

Int. From: \$

Mary V. Trich, Attorney in fact for  
Charles W. Trich, and Mary V. Trich  
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: February 28, 2007

Expires: February 28, 2012

Certified from the record this 28th day of February, 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

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

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

**Plaintiff**

v.

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

**DOCKET NO.: 2006-1853-CD**

**Mary V. Trich, Attorney in Fact  
for Charles W. Trich and Mary V. Trich  
Defendant(s)**

To the Prothonotary:

Issue Writ of Execution in the above matter:

<b>AMOUNT DUE</b>	<b>\$47,764.10</b>
<b>INTEREST</b>	

From 1/4/07 to Date of Sale	\$
@ \$7.71 per diem	

<b>TOTAL DUE:</b>	<b>\$</b>
-------------------	-----------

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

**Prothonotary costs** **125.00**

Date: February 23, 2007

~~Rob Saltzman, Esquire  
Attorney for Plaintiff  
20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054  
(856) 813-1700  
Attorney ID No.: 53957~~

Note: Please furnish description of Property.

Our File #76388

**FILED** Atty pd.20.00  
m 11 30 07 1CC & 6 writs  
**FEB 28 2007** w/prop. descr.  
William A. Shaw to Sheriff  
Prothonotary/Clerk of Courts

610

No.: 2006-1853-CD

IN THE COURT OF COMMON PLEAS OF  
CLEARFIELD COUNTY, PENNSYLVANIA

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

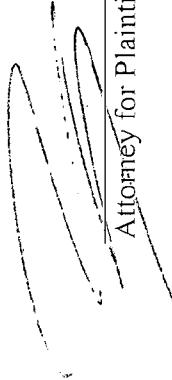
v.

Mary V. Trich, Attorney in Fact for Charles W. Trich and Mary V. Trich

---

PRAEFICIPE FOR WRIT OF EXECUTION  
(Mortgage Foreclosure)

Filed:



Attorney for Plaintiff

Address: 9626 Tyler Road, Penfield, PA 15849

Where papers may be served.

ALL THAT CERTAIN piece, parcel or tract of land situate and being in the Township of Huston, County of Clearfield and Commonwealth of Pennsylvania, to wit:

**FIRST PARCEL**

BEGINNING at an iron pin at the northwest corner of this described parcel, said iron pin being S 0 26' East, a distance of 613.95' from the southwest corner of lands of Leo and Veronica Brown as described in DB 682-PG 178 recorded at the Clearfield County Recorder of Deeds; thence through lands of Underhill Coal Mining Company, which this parcel is a part, S 72 06' East, a distance of 148.54' to an iron pin; thence still through lands of Underhill Coal Mining Company S 0 22' West, a distance of 182.00' to an iron pin; thence still through lands of the same S 24 57' West, a distance of 190.19' to an iron pin; thence still through lands of the same N 77 43' West, a distance of 101.91' to an iron pin on the eastern right-of-way of Tyler Road; thence along the eastern right-of-way of Tyler Road N 12 17' East, a distance of 89.70' to a point; thence still along right-of-way by a curve to the left having a radius of 866.50', a length of 180.18' and a delta of 11 55' to a point; thence still along same N 0 22' East, a distance of 112.00' to an iron pin, the place of the beginning.

CONTAINING 1.1 acres and being part of a larger tract of Underhill Coal Mining Company as described in DB 330-PG 422 recorded at the Clearfield County Recorder of Deeds.

**SECOND PARCEL**

BEGINNING at an iron pin at the southeastern corner of this described parcel, said corner being on the western right-of-way line of Tyler Road and N 77 43' West, a distance of 33.00' from the southwestern corner of the First Parcel; thence through lands of Underhill Coal Mining Company, N 77 43' West, a distance of 45.00' to an iron pin; thence still through lands of same, N 12 17 East, a distance of 89.70' to a point; thence still through lands of the same by a curve to the left having a radius of 788.50', a length of 116.89', and a delta of 08 29' 37' to an iron pin; thence still through lands of the same, N 83 29' East, a distance of 45 70' to an iron pin on the western right-of-way line of Tyler Road; thence along said right-of-way by a curve to the right having a radius of 833.50', a length of 131.73', and a delta of 09 03' 20" to a point; thence still along said right-of-way, 8, 12, 17' West, a distance of 89.70' to an iron pin, the place of beginning.

CONTAINING 0.2 acre and being part of a larger tract of Underhill Coal Mining Company as described in DB 330-PG 422 recorded at the Clearfield County Recorder of Deeds.

TAX PARCEL #119-I01-16

PLUESE, BECKER & SALTZMAN, LLC

By: Rob Saltzman, Esquire

Attorney I.D. #53957

20000 Horizon Way, Suite 900

Mount Laurel, NJ 08054

Phone: 856-813-1700

Attorney for Plaintiff

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

Plaintiff,

v.

Mary V. Trich, Attorney in Fact  
for Charles W. Trich and Mary V. Trich  
Defendant

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

Docket #2006-1853-CD

**AFFIDAVIT OF LAST KNOWN ADDRESS**

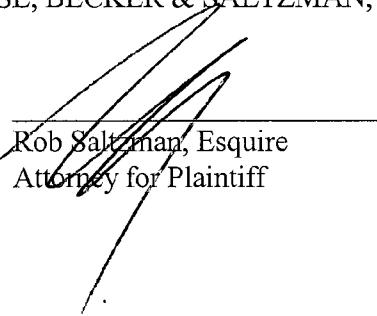
I, Rob Saltzman, Esquire, Attorney for Plaintiff, Champion Mortgage, A Division of Key Bank USA, National Association, Successor to the Interests of Champion Mortgage Co., Inc., hereby certify that the last known address(es) of the Defendant(s) is/are as below:

Mary V. Trich, Attorney in Fact for Charles W. Trich and Mary V. Trich,  
9626 Tyler Road, Penfield, PA 15849

I certify that the foregoing information is true and correct to the best of my knowledge, information and belief.

Respectfully submitted,  
PLUESE, BECKER & SALTZMAN, LLC

BY:

  
Rob Saltzman, Esquire  
Attorney for Plaintiff

PLUESE, BECKER & SALTZMAN, LLC

By: Rob Saltzman, Esquire

Attorney I.D. #53957

20000 Horizon Way, Suite 900

Mount Laurel, NJ 08054

Phone: 856-813-1700

Attorney for Plaintiff

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

Plaintiff,

v.

Mary V. Trich, Attorney in Fact  
for Charles W. Trich and Mary V. Trich  
Defendant(s).

Court of Common Pleas  
Clearfield County

Docket #2006-1853-CD

**CERTIFICATION AS TO THE SALE OF REAL PROPERTY**

I, Rob Saltzman, Esquire hereby certify that I am the attorney of record for the Plaintiff, Champion Mortgage, A Division of Key Bank USA, National Association, Successor to the Interests of Champion Mortgage Co., Inc. in this action against real property and I further certify that this property is:

- ( ) FHA – Tenant Occupied or Vacant
- ( ) Commercial
- (X) That the Plaintiff has complied in all respects with Section 403 of the HOMEOWNERS EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 which may include but is not limited to:
  - (a) Service of Notice of Defendant(s)
  - (b) Expiration of thirty days since the Service of Notice
  - (c) Defendant's failure to request or to appear at a face-to-face meeting with the Mortgagee or with a Consumer Credit Counseling Agency.
  - (d) Defendant's failure to file an application for financial assistance with the Pennsylvania Housing Finance Agency and/or the denial of such application.

I further agree to indemnify and hold harmless the Sheriff of Clearfield County for any willfully false material statements given herein.

Respectfully submitted,  
PLUESE, BECKER & SALTZMAN, LLC

BY:

Rob Saltzman, Esquire  
Attorney for Plaintiff

CERTIFICATE TO SHERIFF  
(Please check appropriate square in each section)

SHERIFF'S OFFICE  
Courthouse  
230 E. Market Street  
Clearfield, PA 16830

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

Plaintiff,

v.

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

Docket #2006-1853-CD

Mary V. Trich, Attorney in Fact  
for Charles W. Trich and Mary V. Trich  
Defendant

I HEREBY CERTIFY THAT:

1. The judgment entered in the above matter is based mortgage foreclosure action.
2. The Defendant(s) own the property being exposed to sale as:

An Individual  
 Tenants by the entireties  
 Joint tenants with rights of survivorship  
 A Partnership  
 Tenants in Common  
 A Corporation

3. The Defendant(s) is (are):

Residents in the Commonwealth of Pennsylvania  
 Not resident in the Commonwealth of Pennsylvania  
 If more than one Defendant and either A or B above is not applicable, state which Defendants are residents of the Commonwealth of Pennsylvania.

Residents: \_\_\_\_\_  
\_\_\_\_\_

Dated: February 23, 2007

Respectfully submitted,  
PLUESE, BECKER & SALTZMAN, LLC

BY:

Rob Saltzman, Esquire  
Attorney for Plaintiff

PLUESE, BECKER & SALTZMAN, LLC  
By: Rob Saltzman, Esquire  
Attorney I.D. #53957  
20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054  
Phone: 856-813-1700  
Attorney for Plaintiff

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

Plaintiff,

v.

Mary V. Trich, Attorney in Fact  
for Charles W. Trich and Mary V. Trich  
Defendant

COURT OF COMMON PLEAS  
CLEARFIELD COUNTY

Docket #2006-1853-CD

**AFFIDAVIT PURSUANT TO RULE 3129.1**

**Champion Mortgage, A Division of Key Bank USA, National Association, Successor to the  
Interests of Champion Mortgage Co., Inc.** Plaintiff in the above action, sets forth as of the date  
the Praeclipe for the Writ of Execution was filed the following information concerning the real  
property located at **RD 1, Box 211, Penfield, PA 15849**, Clearfield County, Pennsylvania, was true  
and correct to the best of its knowledge, information and belief.

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

Name	Address
Mary V. Trich, Attorney in Fact for Charles W. Trich and Mary V. Trich	9626 Tyler Road Penfield, PA 15849

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

Name	Address
------	---------

SAME AS ABOVE

3. Name and last 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  
USA, National Association, Successor to the  
Interests of Champion Mortgage Co., Inc.  
(Plaintiff)

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
------	---------

Clearfield Co. Dept. of  
Domestic Relations 230 E. Market Street  
Clearfield, PA 16830

Commonwealth of Pennsylvania  
Department of Welfare P.O. Box 2675  
Harrisburg, PA 17105

Commonwealth of PA  
6<sup>th</sup> Floor, Strawberry Square  
Bureau of Individual Tax  
Inheritance Tax Division  
Attn: John Murphy Dept. 280601  
Harrisburg, PA 17128

Internal Revenue Service  
Federal Estate Tax  
Special Procedure Branch P.O. Box 12051  
Philadelphia, PA 19105

Dept. of Public Welfare  
T.P.L. Casualty Unit  
Estate Recovery Program P.O. Box 8486  
Willow Oak Building  
Harrisburg, PA 17105

Huston Township RR 1  
Penfield, PA 15849

Huston Township – Tax Collector RR 1  
Penfield, PA 15849

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

Name	Address
Tenant/Occupant	RD 1, Box 211 Penfield, PA 15849

(attach separate sheet if more space is needed)

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

February 23, 2007  
Date

PLUESE, BECKER & SALTZMAN, LLC

BY:

Rob Saltzman, Esquire  
Attorney for Plaintiff

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

v.

Mary V. Trich, Attorney in Fact  
for Charles W. Trich and Mary V. Trich  
Defendant(s)

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA

WRIT OF EXECUTION  
(Mortgage Foreclosure)

DOCKET NO.: 2006-1853-CD

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

COPY

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

RD 1, Box 211, Penfield, PA 15849  
(see legal description attached)

AMOUNT DUE	\$47,764.10
INTEREST	\$
From 1/4/07 to Date of Sale @ \$7.71 per diem	
TOTAL DUE:	\$
Prothonotary costs	125.00
Plus costs per endorsement hereon	\$

Dated: 2/28/07

  
\_\_\_\_\_  
Prothonotary

(SEAL)

By: \_\_\_\_\_  
Deputy 

No. 2006-1853-CD

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

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

vs.

Mary V. Trich, Attorney in Fact for Charles W. Trich and Mary V. Trich

**WRIT OF EXECUTION  
(Mortgage Foreclosure)**

Costs

Prothy. Pd. \$ 125.00

Judgment Fee

Satisfaction Fee

\_\_\_\_\_  
Rob Saltzman, Esquire  
Attorney for Plaintiff

Address: 9626 Tyler Road, Penfield, PA 15849

Where papers may be served.

Our File #76388

ALL THAT CERTAIN piece, parcel or tract of land situate and being in the Township of Huston, County of Clearfield and Commonwealth of Pennsylvania, to wit:

**FIRST PARCEL**

BEGINNING at an iron pin at the northwest corner of this described parcel, said iron pin being S 0 26' East, a distance of 613.95' from the southwest corner of lands of Leo and Veronica Brown as described in DB 682-PG 178 recorded at the Clearfield County Recorder of Deeds; thence through lands of Underhill Coal Mining Company, which this parcel is a part, S 72 06' East, a distance of 148.54' to an iron pin; thence still through lands of Underhill Coal Mining Company S 0 22' West, a distance of 182.00' to an iron pin; thence still through lands of the same S 24 57' West, a distance of 190.19' to an iron pin; thence still through lands of the same N 77 43' West, a distance of 101.91' to an iron pin on the eastern right-of-way of Tyler Road; thence along the eastern right-of-way of Tyler Road N 12 17' East, a distance of 89.70' to a point; thence still along right-of-way by a curve to the left having a radius of 866.50', a length of 180.18' and a delta of 11 55' to a point; thence still along same N 0 22' East, a distance of 112.00' to an iron pin, the place of the beginning.

CONTAINING 1.1 acres and being part of a larger tract of Underhill Coal Mining Company as described in DB 330-PG 422 recorded at the Clearfield County Recorder of Deeds.

**SECOND PARCEL**

BEGINNING at an iron pin at the southeastern corner of this described parcel, said corner being on the western right-of-way line of Tyler Road and N 77 43' West, a distance of 33.00' from the southwestern corner of the First Parcel; thence through lands of Underhill Coal Mining Company, N 77 43' West, a distance of 45.00' to an iron pin; thence still through lands of same, N 12 17 East, a distance of 89.70' to a point; thence still through lands of the same by a curve to the left having a radius of 788.50', a length of 116.89', and a delta of 08 29' 37' to an iron pin; thence still through lands of the same, N 83 29' East, a distance of 45 70' to an iron pin on the western right-of-way line of Tyler Road; thence along said right-of-way by a curve to the right having a radius of 833.50', a length of 131.73', and a delta of 09 03' 20" to a point; thence still along said right-of-way, 8, 12, 17' West, a distance of 89.70' to an iron pin, the place of beginning.

CONTAINING 0.2 acre and being part of a larger tract of Underhill Coal Mining Company as described in DB 330-PG 422 recorded at the Clearfield County Recorder of Deeds.

TAX PARCEL #119-I01-16

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20538

NO: 06-1853-CD

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

vs.

DEFENDANT: MARY V. TRICH, ATTORNEY IN FACT FOR CHARLES W. TRICH AND MARY V. TRICH

Execution REAL ESTATE

**SHERIFF RETURN**

DATE RECEIVED WRIT: 2/28/2007

LEVY TAKEN 3/21/2007 @ 1:50 PM

POSTED 3/21/2007 @ 1:50 PM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 1/3/2008

DATE DEED FILED NOT SOLD

**FILED**  
01/10/2008  
JAN 03 2008  
SS

William A. Shaw  
Prothonotary/Clerk of Courts

**DETAILS**

3/21/2007 @ 1:50 PM SERVED MARY V. TRICH, ATTORNEY IN FACT FOR CHARLES TRICH

SERVED MARY V. TRICH, ATTORNEY IN FACT FOR CHARLES TRICH, DEFENDANT, AT HER RESIDENCE 9626 TYLER ROAD, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO MARY V. TRICH

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.

4/24/2007 @ 9:29 AM SERVED MARY V. TRICH

SERVED MARY V. TRICH, DEFENDANT, AT HER RESIDENCE 9626 TYLER ROAD, PENFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO CHARLES W. TRICH, HUSBAND/ADULT AT RESIDENCE

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 22, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO CONTINUE THE SHERIFF SALE SCHEDULED FOR JUNE 1, 2007 TO AUGUST 3, 2007.

@ SERVED

NOW, JUNE 5, 2007 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR AUGUST 3, 2007. THE SUM OF \$1,145.00 WAS RECEIVED TO CURE THE DEFAULT.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20538  
NO. 06-1853-CD

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

vs.

DEFENDANT: MARY V. TRICH, ATTORNEY IN FACT FOR CHARLES W. TRICH AND MARY V. TRICH

Execution REAL ESTATE

**SHERIFF RETURN**

---

SHERIFF HAWKINS \$269.66

SURCHARGE \$40.00 PAID BY ATTORNEY

So Answers,

*Chester A. Hawkins*  
by *Anthony Beller-Alexander*  
Chester A. Hawkins  
Sheriff

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

Plaintiff

v.

Mary V. Trich, Attorney in Fact  
for Charles W. Trich and Mary V. Trich  
Defendant(s)

IN THE COURT OF COMMON PLEAS  
OF CLEARFIELD COUNTY,  
PENNSYLVANIA

WRIT OF EXECUTION  
(Mortgage Foreclosure)

DOCKET NO.: 2006-1853-CD

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

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF CLEARFIELD:

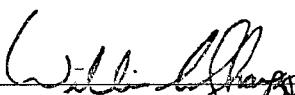
TO THE SHERIFF OF CLEARFIELD COUNTY, PENNSYLVANIA:

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

RD 1, Box 211, Penfield, PA 15849  
(see legal description attached)

AMOUNT DUE	\$47,764.10
INTEREST	\$
From 1/4/07 to Date of Sale	
@ \$7.71 per diem	
TOTAL DUE:	\$
Prothonotary costs	125.00
Plus costs per endorsement hereon	\$

Dated: 2/28/07

  
\_\_\_\_\_  
Prothonotary

(SEAL)

By: \_\_\_\_\_  
Deputy

Our File #76388

Received February 28, 2007 @ 3:00 PM  
Chester A. Wadkins  
by Cynthia Rader-ayhalay

ALL THAT CERTAIN piece, parcel or tract of land situate and being in the Township of Huston, County of Clearfield and Commonwealth of Pennsylvania, to wit:

**FIRST PARCEL**

BEGINNING at an iron pin at the northwest corner of this described parcel, said iron pin being S 0 26' East, a distance of 613.95' from the southwest corner of lands of Leo and Veronica Brown as described in DB 682-PG 178 recorded at the Clearfield County Recorder of Deeds; thence through lands of Underhill Coal Mining Company, which this parcel is a part, S 72 06' East, a distance of 148.54' to an iron pin; thence still through lands of Underhill Coal Mining Company S 0 22' West, a distance of 182.00' to an iron pin; thence still through lands of the same S 24 57' West, a distance of 190.19' to an iron pin; thence still through lands of the same N 77 43' West, a distance of 101.91' to an iron pin on the eastern right-of-way of Tyler Road; thence along the eastern right-of-way of Tyler Road N 12 17' East, a distance of 89.70' to a point; thence still along right-of-way by a curve to the left having a radius of 866.50', a length of 180.18' and a delta of 11 55' to a point; thence still along same N 0 22' East, a distance of 112.00' to an iron pin, the place of the beginning.

CONTAINING 1.1 acres and being part of a larger tract of Underhill Coal Mining Company as described in DB 330-PG 422 recorded at the Clearfield County Recorder of Deeds.

**SECOND PARCEL**

BEGINNING at an iron pin at the southeastern corner of this described parcel, said corner being on the western right-of-way line of Tyler Road and N 77 43' West, a distance of 33.00' from the southwestern corner of the First Parcel; thence through lands of Underhill Coal Mining Company, N 77 43' West, a distance of 45.00' to an iron pin; thence still through lands of same, N 12 17 East, a distance of 89.70' to a point; thence still through lands of the same by a curve to the left having a radius of 788.50', a length of 116.89', and a delta of 08 29' 37' to an iron pin; thence still through lands of the same, N 83 29' East, a distance of 45 70' to an iron pin on the western right-of-way line of Tyler Road; thence along said right-of-way by a curve to the right having a radius of 833.50', a length of 131.73', and a delta of 09 03' 20" to a point; thence still along said right-of-way, 8, 12, 17' West, a distance of 89.70' to an iron pin, the place of beginning.

CONTAINING 0.2 acre and being part of a larger tract of Underhill Coal Mining Company as described in DB 330-PG 422 recorded at the Clearfield County Recorder of Deeds.

TAX PARCEL #119-I01-16

**REAL ESTATE SALE  
SCHEDULE OF DISTRIBUTION**

NAME MARY V. TRICH, ATTORNEY IN FACT FOR CHARLES TRICH

NO. 06-1853-CD

NOW, January 03, 2008, 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 Mary V. Trich, Attorney In Fact For Charles W. Trich And Mary V. Trich 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 \$1,145.00 and made the following appropriations, viz:

**SHERIFF COSTS:**

RDR	15.00
SERVICE	15.00
MILEAGE	15.52
LEVY	15.00
MILEAGE	15.52
POSTING	15.00
CSDS	10.00
COMMISSION	22.90
POSTAGE	4.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	15.00
DEED	
ADD'L POSTING	15.00
ADD'L MILEAGE	31.04
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	1,145.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	
<b>TOTAL SHERIFF COSTS</b>	<b>\$269.66</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	47,764.10
INTEREST @ 7.7100	0.00
FROM TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	40.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
<b>TOTAL DEBT AND INTEREST</b>	<b>\$47,804.10</b>

**COSTS:**

ADVERTISING	1,110.45
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	269.66
LEGAL JOURNAL COSTS	144.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
<b>TOTAL COSTS</b>	<b>\$1,649.11</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

## PLUESE, BECKER &amp; SALTZMAN, LLC

Attorneys at Law

**ROB SALTZMAN •**  
RSaltzman@phslaw.org

**SANFORD J. BECKER**  
SBecker@phslaw.org

**ROBERT T. PLUESE**  
RPluese@phslaw.org

**ROBERT F. THOMAS •**  
RThomas@phslaw.org

20000 HORIZON WAY  
SUITE 900  
MT. LAUREL, NEW JERSEY 08054-4318  
(856) 813-1700  
FACSIMILE: (856) 813-1720

OF COUNSEL:

Katz, Einin & Levine, P.C.

The Law Offices of Barbara A. Fein, P.C. •

PENNSYLVANIA OFFICE:  
425 COMMERCE DRIVE, SUITE 100  
FORT WASHINGTON, PA. 19034  
(215) 546-3205

• PA and NJ Bars

Please reply to:  
Mt. Laurel, New Jersey

**TELECOPIER TRANSMITTAL SHEET**

DATE: May 22, 2007  
TO: Cindy  
COMPANY: Clearfield County Sheriff's Office  
FAX NO.: 1-814-765-5915  
FROM: Joseph Giuliano, Legal Assistant to Rob Saltzman  
SENDER'S FAX NO.: 1-856-813-1720  
  
RE: Champion Mortgage et al. v. Mary V. Trich, Attorney in Fact  
for Charles W. Trich and Mary V. Trich  
Property: RD 1, Box 211, Penfield, PA 15849  
Docket #: 2006-1853-CD

NUMBER OF PAGES INCLUDING COVER SHEET: 1

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Dear Cindy:

Please postponed the June 1, 2007 Sheriff's Sale to August 3, 2007.

If you are in need of any further information, please feel free to contact me at (856) 813-1700 ext. 241.

**CONFIDENTIALITY NOTE**

The documents accompanying this teletype transmission contain information from the law firm of Pluese, Becker and Saltzman, LLC which is confidential and/or legally privileged. The information is intended only for the use of the individual or entity named in this transmission sheet. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this teletyped information is strictly prohibited, and that the documents should be returned to this firm immediately. In this regard, if you have received this teletype in error, please notify us by telephone immediately so that we can arrange for the return of the original documents to us at no cost to you.

**PLUESE, BECKER & SALTZMAN, LLC**  
Attorneys at Law

**ROB SALTZMAN •**  
**RSaltzman@pbslaw.org**

**SANFORD J. BECKER**  
**SBecker@pbslaw.org**

**ROBERT T. PLUESE**  
**RPluese@pbslaw.org**

**ROBERT F. THOMAS •**  
**RThomas@pbslaw.org**

20000 HORIZON WAY  
SUITE 900  
MT. LAUREL, NEW JERSEY 08054-4318  
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**OF COUNSEL:**

Katz, Etin & Levine, P.C.

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PENNSYLVANIA OFFICE:  
425 COMMERCE DRIVE, SUITE 100  
FORT WASHINGTON, PA. 19034  
(215) 546-3205

• PA and NJ Bars

**Please reply to:**  
**Mt. Laurel, New Jersey**

**TELECOPIER TRANSMITTAL SHEET**

DATE: June 5, 2007  
TO: Cindy  
COMPANY: Clearfield County Sheriff's Office  
FAX NO.: 1-814-765-5915  
FROM: Joseph Giuliano, Legal Assistant to Rob Saltzman  
SENDER'S FAX NO.: 1-856-813-1720  
  
RE: Champion Mortgage et al. v. Mary V. Trich, Attorney in Fact  
for Charles W. Trich and Mary V. Trich  
Property: RD 1, Box 211, Penfield, PA 15849  
Docket #: 2006-1853-CD

NUMBER OF PAGES INCLUDING COVER SHEET: 1

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Dear Cindy:

Please Stay the August 3, 2007 Sheriff's Sale. The amount of \$1145.00 was received.

If you are in need of any further information, please feel free to contact me at (856) 813-1700 ext. 241.

**CONFIDENTIALITY NOTE**

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