

07-302-CD
Bank of NY vs Patricia Martell

Bank of New York et al vs Patricia Martell
2007-302-CD

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132**SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
(215) 825-6318
WWW.GOLDBECKLAW.COM
ATTORNEY FOR PLAINTIFF****BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632***Plaintiff*

vs.

**PATRICIA A. MARTELL
Mortgagor and Real Owner
23781 Shawville Frenchville Hwy
Frenchville, PA 16836***Defendant*

2-23-07 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

Curle
Deputy Prothonotary

IN THE COURT OF COMMON PLEAS**OF CLEARFIELD COUNTY****CIVIL ACTION - LAW****ACTION OF MORTGAGE FORECLOSURE**

Term 2007-302-CJ
No.

**CIVIL ACTION: MORTGAGE
FORECLOSURE****NOTICE**

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

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

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

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

*ad \$85.00 Atty
FILED CL Shft
M 12.00pm 1cc Atty
MAR 01 2007
JW*

William A. Shaw
Prothonotary/Clerk of Courts

A V I S O

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL

PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ÉSTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

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

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at 800-641-4978 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-7417.

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

This Action of Mortgage Foreclosure will continue unless you take action to stop it.

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff is BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The names and addresses of the Defendant is PATRICIA A. MARTELL, P.O. Box 37, Shawville, PA 16873, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On July 28, 2004 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR AMERICA'S WHOLESALE LENDER, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200412212. The mortgage has been assigned to: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7 by assignment of Mortgage . Plaintiff is the real party in interest pursuant to a purchase or transfer of the mortgage obligation from the last record holder and an Assignment of Mortgage to Plaintiff has been and/or will be lodged for recording with the Recorder of Deeds in the ordinary course of business. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").
5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for June 01, 2005 and each month thereafter and by the terms the Mortgage, upon default in such payments for a period of one month or more, the entire principal balance and all interest due and other charges are due and collectible.
6. The following amounts are due to Plaintiff on the Mortgage:

Principal Balance	\$36,893.45
Interest from 05/01/2005 through 02/28/2007 at 9.8800%.....	\$6,676.62
Per Diem interest rate at \$9.98	
Reasonable Attorney's Fee	\$2,000.00
Late Charges from 06/01/2005 to 02/28/2007	\$337.88
Monthly late charge amount at \$16.09	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$54.34	
	<hr/>
	\$46,807.95

7. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendant in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.
8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant have not had the required face-to-face meeting within

the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$46,807.95, together with interest at the rate of \$9.98, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: _____



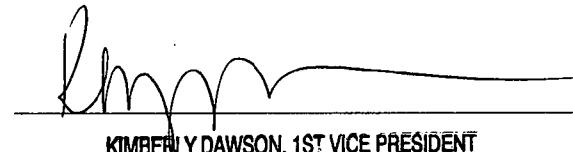
GOLDBECK McCAFFERTY & McKEEVER

BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, KIMBERLY DAWSON, 1ST VICE PRESIDENT, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 2-28-07



KIMBERLY DAWSON, 1ST VICE PRESIDENT

#56666300 - PATRICIA A. MARTELL

Exhibit A

Legal Description - Exhibit 'A'

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading from the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading from Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

EXCEPTING and **RESERVING** all that certain parcel of land with a building and other improvements thereon, containing 6,532.7 square feet or 0.1500 acre by calculation, more fully set forth on a survey map prepared by Frederic H. Shuss, Registered Surveyor, dated August 16, 1994, conveyed to Richard L. Stiner and Joan K. Stiner, his wife from Emily Stiner, widow, by Deed dated September 27, 1994, recorded at Clearfield County in Volume 1636, Page 453.

Being identified in the Clearfield County Mapping and Assessment Office as Map No. 114-006-644-00004.

BEING the same premises as were conveyed to Patricia A. Martell, an adult individual, by Deed of Jerry W. Stiner and Donna Stiner, husband and wife, dated July 23, 2004 and entered for record in the Recorder's Office of Clearfield County to Instrument No. 200412211.

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Exhibit B



PO Box 9048
Temecula, CA 92589-9048

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

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



0700289875

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

Patricia A Martell
HWY
23781 SHAWVILLE FRENCHVILLE HWY
FRENCHVILLE, PA 16836-8225

20050801-BLQPA1



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

Send Payments to:
PO Box 660694
Dallas, TX 75266-0694

August 1, 2005

**Certified Mail:
0700289875
Return Receipt Requested
Regular Mail**

Patricia A Martell
HWY
23781 SHAWVILLE FRENCHVILLE HWY
FRENCHVILLE, PA 16836-8225

Account No.: 56666300
Property Address:
23781 Shawville Frenchville Hy
Frenchville, PA

Current Servicer:
Countrywide Home Loans Servicing LP

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 HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, 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 names, addresses and phone numbers 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 1-717-780-1869)

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help answer them. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACIÓN EN ADJUNTO 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. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S): Patricia A Martell
PROPERTY ADDRESS: 23781 Shawville Frenchville Hy
Frenchville, PA
LOAN ACCT. NO.: 56666300
ORIGINAL LENDER: Countrywide Home Loans, Servicing LP
CURRENT LENDER/SERVICER: Countrywide Home Loans, Servicing LP

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

**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 PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 2009

Please write your account number on all checks and correspondence.

B10RA1 2793 10/26/2004

Account Number: 56666300-1
Patricia A Martell
55551 St. W. Toronto, ON

Balance Due for charges listed above: \$1,160.36 as of 8/1/2005.

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

BLOPA

Countrywide
PO BOX 660694
Dallas, TX 75266-0694

056666300100000116036000116036

1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:
IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,
IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (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 consumer credit 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 meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender **immediately** of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (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 time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

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

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

23781 Shawville Frenchville Hy Frenchville, PA

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Payments:</u>	June, 2005	-	August, 2005	(3 mos. @ \$376.06/month)	\$1,128.18
<u>Late Charges:</u>	June, 2005	-	July, 2005	(2 mos. @ \$16.09/month)	\$32.18
<u>Other Late Charges:</u>	Total Late Charges: Uncollected Costs: Partial Payment Balance:				
TOTAL DUE:					\$1,160.36

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable)

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,160.36, PLUS ANY MORTGAGE PAYMENTS AND LATE 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 and sent to:

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

PAYMENT INSTRUCTIONS

Please

- Make your check payable to Countrywide Home Loans
- Write your account number on your check or money order
- Write in any additional amounts you are including
(If total is more than \$5000, please send certified check)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Payments: All payments will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

All premium payments for credit life insurance will be applied after application of any principal and interest payments due, but before any other amounts due on your loan are applied.

Additional amounts, if you submit an additional principal amount, an additional escrow amount and/or an "other" amount with your regular home loan payment of principal and interest, Countrywide will first apply your home loan payment before any additional amount is applied. If your home loan payments are not current, Countrywide will first apply any additional principal amount and/or additional escrow amount to outstanding principal and interest payments due before either additional amount is applied. Any additional amount specified as "other" will be applied first to past due principal and interest payments, then escrow deficiencies, then late charges, then fees and costs due, then outstanding principal.

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter. (Do not use if not applicable)

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

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's 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 or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. **Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.**

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

HOW TO CONTACT THE LENDER:

Name of Lender:	<i>Countrywide Home Loans Servicing LP</i>
Address:	<i>P. O. Box 660694 Dallas, TX 75266-0694</i>
Phone Number:	<i>1-800-669-0102</i>
Fax Number:	<i>1-805-577-3432</i>
Contact Person:	<i>MS PTX-36</i> <i>Attention: Loan Counselor</i>

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Your loan is in default. Pursuant to your loan documents, Countrywide may, enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection,

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other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

If you are unable to cure the default on or before August 31, 2005, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- **Repayment Plan:** It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least 1/2 of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- **Loan Modification:** Or, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- **Sale of Your Property:** Or, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- **Deed-in-Lieu:** Or, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing any of these foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will need to evaluate whether that assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by August 31, 2005 as outlined above will result in the acceleration of your debt.

Time is of the essence. If you have any questions concerning this notice, please contact Loan Counseling Center immediately at 1-800-669-0102.

APPENDIX C

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

ADAMS COUNTY

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

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

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

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

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

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

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

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

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

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

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

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

ARMSTRONG COUNTY

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

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

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

BEAVER COUNTY
Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1958
Fax: 412-391-4512

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

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

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

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

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

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

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

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

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

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

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (814 only)
Fax: 610-821-8932

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

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

CCCS of Western Pennsylvania, Inc.
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Altoona, PA 16602
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Keystone Economic Development Corp.
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Fax: 814-539-1688

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

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

Fax: 570-587-9134
Fax: 570-587-9135

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

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

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

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

German Street
Post Office Box 389
Dushore, PA 18614
Ph: 570-928-9968
Fax: 570-928-8144

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

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

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

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

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

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

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

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

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

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

CCCS of Delaware Valley
Trevose Corporate Center
4606 Street Road
Trevose, PA 19047
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CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733
Fax: 610-821-8932

American Credit Counseling Institute
845 Coates Street
Coatesville, PA 19320
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144 E. Dekalb Pike
King of Prussia, PA 19406
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755 York Road
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Warminster, PA 18974
Ph: 215-444-9429
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BUTLER COUNTY

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Suite 950
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Housing Opportunities, Inc.
650 Corporate St.
Suite 207
McKeesport, PA 15132
Ph: 412-664-1590
Fax: 412-664-0873

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

CCCS of Western PA
YMCA Building
339 North Washington Street
Butler, PA 16001
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Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
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Fax: 412-462-9964

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

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

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

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

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

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

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

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

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

CCCS of Western PA
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Altoona, PA 16602
Ph: 814-944-8100
Fax: 814-944-5747

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

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

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

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

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

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

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Suite 100
State College, PA 16801
Ph: 814-238-3668
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CENTRE COUNTY
CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
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Fax: 814-944-5747

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

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

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

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

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

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

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

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

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

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

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

Community Housing Counseling Inc.
Post Office Box 244
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Fax: 610-444-8243

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

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

CCCS of Delaware Valley
Marshall Building
790 E. Market Street
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Ph: 215-563-5665

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

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755 York Road
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Warminster, PA 18974
Ph: 215-444-9429
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CLARION COUNTY
CCCS of Western Pennsylvania, Inc.
YMCA Building
339 North Washington Street
Butler, PA 16001
Ph: 412-282-7812

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

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

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

CCCS of Northeastern PA
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Fax: 814-238-3669

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

DELAWARE COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
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Fax: 215-765-1427

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

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Media, PA 19063
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Fax: 610-565-8567

Philadelphia Council for Community
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Fax: 215-963-9941

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

ACCI
175 Strafford Avenue
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Fax: 610-687-7860

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5001 North Broad Street
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Fax: 215-426-9122

Community Housing Counselor, Inc.
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Fax: 215-744-2012

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

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

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

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

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

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

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

FAYETTE COUNTY
Action Housing, Inc.
425 6th Avenue
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Ph: 412-391-1956
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Fax: 412-391-4512

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

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

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

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

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

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

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

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

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

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

CCCS of Western PA
2000 Linglestown Road
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Fax: 717-541-4670

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

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

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

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

FULTON COUNTY
Bedford-Fulton Housing Services
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Fax: 814-623-7187

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Waynesburg, PA 15370
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1 North Gate Square
2 Garden Center Drive
Greensburg, PA 15601
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Fax: 814-623-7187

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

INDIANA COUNTY
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1 North Gate Square
2 Garden Center Drive
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1954 Mary Grace Lane
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Ph: 814-535-6556
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Indiana Co Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
Ph: 724-465-2657
Fax: 724-465-5118

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

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

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

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

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

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

LACKAWANNA COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
Post Office Box 1127
Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
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1400 Abington Executive Park
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Ph: 570-587-9163
Ph: 800-955-9537
Fax: 570-587-9134
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LANCASTER COUNTY
Community Housing Counselors,
Incorporated
Post Office Box 244
Kennett Square, PA 19348
Ph: 215-444-3682
Fax: 215-444-3178

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 215-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 215-821-8932

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

LAWRENCE COUNTY
CCCS of Western Pennsylvania
1st Federal Plaza
Suite 406
North Mill Street
New Castle, PA 16101
Ph: 724-652-8074

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

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

Housing Opportunities of Beaver County
650 Corporation St.
Suite 207
Beaver, PA 15009
Ph: 724-728-7202
Fax: 724-728-7202

LEBANON COUNTY
Economic Opportunity Cabinet of Schuylkill
County
225 North Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

Tabor Community Services, Inc.
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Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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

Lycoming-Clinton Counties Commission
for
Community Action (STEP)
2138 Lincoln Street
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Williamsport, PA 17703
Ph: 570-326-0587
Fax: 570-322-2197

McKEAN COUNTY

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

Northern Tier Community Action Group
Post Office Box 389
135 W. 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

MERCER COUNTY

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

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

MIFFLIN COUNTY

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

CCCS of Northeastern Pennsylvania
1631 S. Atherton Street
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Ph: 814-238-3668
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Weatherization Office
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MONROE COUNTY

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MONTGOMERY COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
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CCCS of Delaware Valley
Norristown Business Center
190 W. Germantown Pike, Suite 140
Norristown, PA 19401
Ph: 215-563-5665

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

Northwest Counseling Service
5001 N. Broad Street
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Ph: 215-324-7500
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Community Action Development Comm
113 E. Main Street
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Fax: 610-277-2123

Community Housing Counselors Inc.
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Media Fellowship House
302 S. Jackson Street
Media, PA 19063
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Phila Council for Community Advmnt
100 North 17th Street, Suite 600
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Fax: 215-963-9941

American Credit Counseling Institute
845 Coates St
Coatesville, PA 19320
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144 E. Dekalb Pike
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Fax: 610-265-4814

755 York Road
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Fax: 717-541-4670

Urban League of Metropolitan Harrisburg
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Harrisburg, PA 17101
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Fax: 717-234-9459

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
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Financial Counseling Services of Franklin
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Waynesboro, PA 17268
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Weatherization Office
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Fax: 215-790-9132

Housing Association of Delaware Valley
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SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
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Fax: 610-375-7830

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of Luzerne Co.,
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Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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Urban League of Metropolitan
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Fax: 717-234-9459

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

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Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
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Fax: 814-443-3690

Keystone Economic Development Corp.
1954 Mary Grace Lane
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Fax: 814-539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
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Fax: 570-297-2799

17 Crofton Street
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Fax: 570-724-5783

103 Warren Street
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Tunkhannock, PA 18657
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931 Main Street
Honesdale, PA 18431
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Butler, PA 16001
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Fax: 814-898-1243

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Opportunity Council
1209 Pennsylvania Avenue, West
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Warren, PA 16365
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Fax: 814-723-0510

WASHINGTON COUNTY
Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
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Homestead, PA 15120
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Adams County Housing Authority
139-143 Carlisle Street
Gettysburg, PA 17325
Ph: 717-334-1518
Fax: 717-334-8326

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

In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket #

102499

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS

Case # 07-302-CD

vs.

PATRICIA A. MARTELL

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW June 25, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO PATRICIA A. MARTELL, DEFENDANT. 23781 SHAWVILLE FRENCHVILLE HWY. FRENCHVILLE--EMPTY.

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	287362	10.00
SHERIFF HAWKINS	GOLDBECK	287362	29.52

Sworn to Before me This

So Answers,

____ Day of _____ 2007

Charles Hawkins
by Marilyn Harris

FILED
07:45 PM
JUN 25 2001
William A. Shaw
Prothonotary/Clerk of Courts

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106

(215) 825-6318

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA A. MARTELL

Mortgagor and Real Owner

23781 Shawville Frenchville Hwy

Frenchville, PA 16836

Defendant

I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term *2007-302-CD*
No.

CIVIL ACTION: MORTGAGE
FORECLOSURE

NOTICE

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

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

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

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

MAR 01 2007

Attest.

W. B. B.
Prothonotary/
Clerk of Courts

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

A V I S O

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS
QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO
DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES
NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA, EL

PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIRA QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ÉSTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

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

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at 800-641-4978 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-7417.

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

This Action of Mortgage Foreclosure will continue unless you take action to stop it.

COMPLAINT IN MORTGAGE FORECLOSURE

I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED

1. Plaintiff is BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, 7105 Corporate Drive, TX 75024-3632.
2. The names and addresses of the Defendant is PATRICIA A. MARTELL, P.O. Box 37, Shawville, PA 16873, who is the mortgagor and real owner of the mortgaged premises hereinafter described.
3. On July 28, 2004 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR AMERICA'S WHOLESALE LENDER, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200412212. The mortgage has been assigned to: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7 by assignment of Mortgage . Plaintiff is the real party in interest pursuant to a purchase or transfer of the mortgage obligation from the last record holder and an Assignment of Mortgage to Plaintiff has been and/or will be lodged for recording with the Recorder of Deeds in the ordinary course of business. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.
4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").
5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for June 01, 2005 and each month thereafter and by the terms the Mortgage, upon default in such payments for a period of one month or more, the entire principal balance and all interest due and other charges are due and collectible.
6. The following amounts are due to Plaintiff on the Mortgage:

Principal Balance	\$36,893.45
Interest from 05/01/2005 through 02/28/2007 at 9.8800%.....	\$6,676.62
Per Diem interest rate at \$9.98	
Reasonable Attorney's Fee	\$2,000.00
Late Charges from 06/01/2005 to 02/28/2007	\$337.88
Monthly late charge amount at \$16.09	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$54.34	
	<hr/>
	\$46,807.95

7. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendant in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.
8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant have not had the required face-to-face meeting within

the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$46,807.95, together with interest at the rate of \$9.98, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By: _____

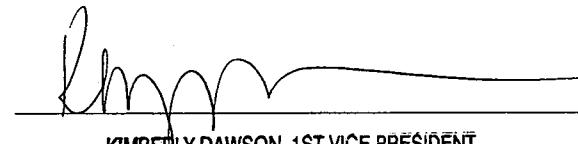

GOLDBECK McCAFFERTY & McKEEVER

BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, KIMBERLY DAWSON, 1ST VICE PRESIDENT, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 2-28-01



KIMBERLY DAWSON, 1ST VICE PRESIDENT

#56666300 - PATRICIA A. MARTELL

Exhibit A

Legal Description - Exhibit 'A'

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading from the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading from Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

EXCEPTING and **RESERVING** all that certain parcel of land with a building and other improvements thereon, containing 6,532.7 square feet or 0.1500 acre by calculation, more fully set forth on a survey map prepared by Frederic H. Shuss, Registered Surveyor, dated August 16, 1994, conveyed to Richard L. Stiner and Joan K. Stiner, his wife from Emily Stiner, widow, by Deed dated September 27, 1994, recorded at Clearfield County in Volume 1636, Page 453.

Being identified in the Clearfield County Mapping and Assessment Office as Map No. 114-006-644-00004.

BEING the same premises as were conveyed to Patricia A. Martell, an adult individual, by Deed of Jerry W. Stiner and Donna Stiner, husband and wife, dated July 23, 2004 and entered for record in the Recorder's Office of Clearfield County to Instrument No. 200412211.

Exhibit B



PO Box 9048
Temecula, CA 92589-9048

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



0700289875

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

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

Patricia A Martell
HWY
23781 SHAWVILLE FRENCHVILLE HWY
FRENCHVILLE, PA 16836-8225

20050801-BLOPA1



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

Send Payments to:
PO Box 660694
Dallas, TX 75266-0694

August 1, 2005

Certified Mail:
0700289875
Return Receipt Requested
Regular Mail

Patricia A Martell
HWY
23781 SHAWVILLE FRENCHVILLE HWY
FRENCHVILLE, PA 16836-8225

Account No.: 56666300
Property Address:
23781 Shawville Frenchville Hy
Frenchville, PA

Current Servicer:
Countrywide Home Loans Servicing LP

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 HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, 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 names, addresses and phone numbers 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 1-717-780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help answer them. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACIÓN EN ADJUNTO 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. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PÉRDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S):	Patricia A Martell
PROPERTY ADDRESS:	<u>23781 Shawville Frenchville Hy</u> <u>Frenchville, PA</u> <u>56666300</u>
LOAN ACCT. NO.:	
ORIGINAL LENDER:	
CURRENT LENDER/SERVICER:	Countrywide Home Loans Servicing LP

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

**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 PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 2009,

Please write your account number on all checks and correspondence.

B108A1 2783 10/26/2004

Account Number: 56666300-1
Patricia A Martell
23781 Shawville Frenchville H

Balance Due for charges listed above: \$1,160.36 as of 8/1/2006

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

BLQPA

Countrywide
PO BOX 660694
Dallas, TX 75266-0694

056666300100000116036000116036

1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:
IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,
IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE
AGENCY.

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (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 consumer credit 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 meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (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 Ad. The Pennsylvania Housing Finance Agency has sixty (60) days to make a decision after it receives your application. During that time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

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

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

23781 Shawville Frenchville Hy Frenchville, PA

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Payments:</u>	June, 2005	-	August, 2005	(3 mos. @ \$376.06/month)	\$1,128.18
<u>Late Charges:</u>	June, 2005	-	July, 2005	(2 mos. @ \$16.09/month)	\$32.18
<u>Other Late Charges:</u>	Total Late Charges: Uncollected Costs: Partial Payment Balance:				\$0.00 \$0.00 (\$0.00)
<u>TOTAL DUE:</u>					<u>\$1,160.36</u>

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable)

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY (30) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,160.36, PLUS ANY MORTGAGE PAYMENTS AND LATE 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 and sent to:

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

PAYMENT INSTRUCTIONS

Please

- Make your check payable to Countrywide Home Loans
- Write your account number on your check or money order
- Write in any additional amounts you are including
(If total is more than \$5000, please send certified check)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Payments: All payments will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

All premium payments for credit life insurance will be applied after application of any principal and interest payments due, but before any other amounts due on your loan are applied.

Additional amounts: If you submit an additional principal amount, an additional escrow amount and/or an "other" amount with your regular home loan payment of principal and interest, Countrywide will first apply your home loan payment before any additional amount is applied. If your home loan payments are not current, Countrywide will first apply any additional principal amount and/or additional escrow amount to outstanding principal and interest payments due before either additional amount is applied. Any additional amount specified as "other" will be applied first to past due principal and interest payments, then escrow deficiencies, then late charges, then fees and costs due, then outstanding principal.

You can cure any other default by taking the following action within THIRTY (30) DAYS of the date of this letter. (Do not use if not applicable)

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

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. **If you cure the default within the THIRTY (30) DAY period, you will not be required to pay attorney's 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 or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. **Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.**

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

HOW TO CONTACT THE LENDER:

<u>Name of Lender:</u>	Countrywide Home Loans Servicing LP
<u>Address:</u>	P. O. Box 660694 Dallas, TX 75266-0694
<u>Phone Number:</u>	1-800-669-0102
<u>Fax Number:</u>	1-805-577-3432
<u>Contact Person:</u>	MS PTX-36 Attention: Loan Counselor

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Your loan is in default. Pursuant to your loan documents, Countrywide may, enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection,

other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

If you are unable to cure the default on or before August 31, 2005, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- **Repayment Plan:** It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least $\frac{1}{2}$ of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- **Loan Modification:** Or, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- **Sale of Your Property:** Or, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- **Deed-in-Lieu:** Or, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing any of these foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will need to evaluate whether that assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by August 31, 2005 as outlined above will result in the acceleration of your debt.

Time is of the essence. If you have any questions concerning this notice, please contact Loan Counseling Center immediately at 1-800-669-0102.

APPENDIX C

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

ADAMS COUNTY

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

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

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

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

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

Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102
Ph: 800-792-2801
Fax: 412-391-4512

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

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

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

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

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

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

ARMSTRONG COUNTY

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

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

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

BEAVER COUNTY
Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Fax: 412-391-4512

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

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

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

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

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

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

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

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

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

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

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (814 only)
Fax: 610-821-8932

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

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

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

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

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

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

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

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

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

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

BUTLER COUNTY

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

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

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

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

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

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

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

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

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

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

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

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

CAMERON COUNTY

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

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

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

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

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

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

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

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

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

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

CENTRE COUNTY

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

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

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

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

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

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

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

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 810-585-0846
Fax: 610-565-8567

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Indiana Co. Community Action
Program
827 Water Street
Box 187
Indiana, PA 15701
Ph: 724-465-2557
Fax: 724-465-5118

CCCS of Northeastern PA
1631 S. Atherton Street
Suite 100
State College, PA 16801
Ph: 814-238-3568
Fax: 814-238-3669

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Community Action Southwest
22 West High Street
Waynesburg, PA 15370
Ph: 724-852-2093
Fax: 724-627-7713

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

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

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

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

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

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

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

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

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

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

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

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

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

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Huntingdon, PA 16652
Ph: 814-643-2343

LACKAWANNA COUNTY
CCCS of Northeastern Pennsylvania
31 W. Market Street
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Wilkes-Barre, PA 18702
Ph: 570-821-0837
Ph: 800-922-9537
Fax: 570-821-1785

1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-955-9537
Fax: 570-587-9134
Fax: 570-587-9135

LANCASTER COUNTY
Community Housing Counselors, Incorporated
Post Office Box 244
Kennett Square, PA 19348
Ph: 215-444-3682
Fax: 215-444-3178

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

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
Ph: 215-821-4011
Ph: 800-220-2733 (717 and 814 only)
Fax: 215-821-8932

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

LAWRENCE COUNTY
CCCS of Western Pennsylvania
1st Federal Plaza
Suite 406
North Mill Street
New Castle, PA 16101
Ph: 724-652-8074

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

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

Housing Opportunities of Beaver County
650 Corporation St.
Suite 207
Beaver, PA 15009
Ph: 724-728-7202
Fax: 724-728-7202

LEBANON COUNTY
Economic Opportunity Cabinet of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

Tabor Community Services, Inc.
439 E. King Street
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Ph: 800-788-5062
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LEHIGH COUNTY
CCCS of Lehigh Valley
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LUZERNE COUNTY
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Commission on Economic Opportunity of Luzerne County
163 Amber Lane
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Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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LYCOMING COUNTY

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 Fax: 570-587-9134
 Fax: 570-587-9135

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

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

McKEAN COUNTY

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

Northern Tier Community Action Group
 Post Office Box 380
 135 W. 4th Street
 Emporium, PA 15834
 Ph: 814-486-1161
 Fax: 814-486-0825

MERCER COUNTY

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

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

MIFFLIN COUNTY

CCCS of Western Pennsylvania, Inc.
 217 E. Plank Road
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 Ph: 814-944-8100
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CCCS of Northeastern Pennsylvania
 1631 S. Atherton Street
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MONROE COUNTY

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 Fax: 570-455-5631 - Call before faxing
 Ph: 570-836-4099 - Turckhannock

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

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

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

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

Community Action Development Comm
 113 E. Main Street
 Norristown, PA 19401
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 Fax: 610-277-2123

Community Housing Counselors Inc.
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Media Fellowship House
 302 S. Jackson Street
 Media, PA 19063
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 Fax: 610-565-8567

Phila Council for Community Advmnt
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 Philadelphia, PA 19103
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 Fax: 215-963-9941

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

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

755 York Road
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 Warminster, PA 18974
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MONTOUR COUNTY

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 225 North Centre Street
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PERRY COUNTY
CCCS of Western Pennsylvania, Inc.
 2000 Linglestown Road
 Harrisburg, PA 17102
 Ph: 717-541-1757
 Fax: 717-541-4670

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

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

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

Weatherization Office
 917 Mifflin Street
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Community Action Commission of The Capital Region
1514 Derry Street
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Ph: 717-232-9757
Fax: 717-234-2227

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846 North Broad Street
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CCCS of Delaware Valley
One Cherry Hill
Suite 215
Cherry Hill, NJ 08002
Ph: 215-563-5685

Housing Association of Delaware Valley
1500 Walnut Street
Suite 601
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Ph: 215-545-6010
Fax: 215-790-9132

Housing Association of Delaware Valley
658 North Waltz Street
Philadelphia, PA 19123
Ph: 215-978-0224
Fax: 215-765-7614

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

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

144 E. Dekalb Pike
King Of Prussia, PA 19406
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Fax: 610-265-4814

755 York Road
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PIKE COUNTY
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9 South 7th Street
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1400 Abington Executive Park
Suite 1
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Ph: 570-587-9163
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Fax: 570-587-9134
Fax: 570-587-9135

POTTER COUNTY
Northern Tier Community Action Group
135 West 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

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

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

Economic Opport Cabinet of Schuykill Co.
225 N. Centre Street
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CCCS of Lehigh Valley
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Fax: 610-821-8932

SNYDER COUNTY
CCCS of Western Pennsylvania, Inc.
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Harrisburg, PA 17102
Ph: 717-541-1757
Fax: 717-541-4670

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

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

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

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

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

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-8556
Fax: 814-539-1688

CCCS of Western PA
219-A College Park Plaza
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Ph: 814-539-8335

SULLIVAN COUNTY
CCCS of Northeastern Pennsylvania
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Clarks Summit, PA 18411
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The Trehab Center of Northeastern PA
185 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101
Fax: 570-297-2799

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

103 Warren Street
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Ph: 570-836-6840
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German Street
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Fax: 570-928-8144

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

7 Lake Avenue
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SUSQUEHANNA COUNTY

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 Ph: 800-982-4045
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201 Basin Street
 Williamsport, PA 17703
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VENANGO COUNTY
 Greater Erie Community Action
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 18 West 9th Street
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CCCS of Western Pennsylvania, Inc.
 YMCA Building
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 Ph: 412-282-7812

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 Fax: 814-898-1243

WARREN COUNTY
 Booker T Washington Center
 1720 Holland Street
 Erie, PA 16503
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 Fax: 814-453-5749

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 Opportunity Council
 1209 Pennsylvania Avenue, West
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 Warren, PA 16365
 Ph: 814-726-2400
 Fax: 814-723-0510

WASHINGTON COUNTY
 Action Housing, Inc.
 425 6th Avenue
 Suite 950
 Pittsburgh, PA 15219
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 Ph: 412-281-2102
 Fax: 412-391-4512

CCCS of Western Pennsylvania, Inc.
 1 North Gate Square
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Housing Opportunities, Inc.
 133 Seventh Street
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 Fax: 412-664-0873

Credit Counselors of PA
 401 Wood Street
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 Ph: 800-737-2933
 Fax: 412-338-9963

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 22 West High Street
 Waynesburg, PA 15370
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53 N. College Street
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Mon-Valley Unemployed Committee
 120 E. 9th Avenue
 Homestead, PA 15120
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Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

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

The Trehab Center of NE PA
7 Lake Avenue
Box 339
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

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

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

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

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

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

YORK COUNTY
American Red Cross-Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3788
Fax: 717-637-3294

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

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

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

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

PATRICIA A. MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

2007-302-CD

ORDER

AND NOW, this day of 2007, upon consideration of the Plaintiff's Motion for Substituted Service under Pa.R.C.P. 430(a) and it appearing to the Court that Plaintiff's good faith efforts to ascertain the present whereabouts of Defendant, Patricia A. Martell, has been unsuccessful, it is,

ORDERED and DECREED:

that Plaintiff's Motion is granted and the Sheriff and/or Plaintiff is directed to Serve the Complaint in Mortgage Foreclosure upon Defendant, Patricia A. Martell, by posting a copy of the Complaint upon the premises 23781 Shawville Frenchville Hwy, Frenchville, PA, 16836, and Plaintiff is directed to serve the Complaint by certified and regular mail to the Defendant's last known address at P.O. Box 37, Shawville, PA 16873, and that all further service of legal papers, including but not limited to motions, petitions and rules be made by certified and regular mail to Defendant's last known address and that Notice of Sheriff Sale pursuant to Pennsylvania Rule of Civil Procedure 3129 may be made upon Defendant, Patricia A. Martell, by sending copies of same to Defendant's last known address by certified and regular mail and by posting the premises.

BY THE COURT:

J.

Distribution list:

Michael T. McKeever, Esquire, Suite 5000 – Mellon Independence Center, 701 Market Street,
Philadelphia, PA 19106-1532
PATRICIA A. MARTELL, P.O. Box 37 Shawville, PA 16873

GOLDBECK McCAFFERTY & MCKEEVER
JOSEPH A. GOLDBECK, JR.
Attorney I.D.#16132
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
BY: David B. Fein, Esq.
Attorney I.D.#82628
Attorney for Plaintiff

FILED
JUL 11 2007 NOCC
11:23 AM
2007
SAC

William A. Shaw
Prothonotary/Clerk of Courts

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2007-302-CD

PATRICIA A. MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

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

MOTION FOR SUBSTITUTED SERVICE
UNDER P.A.R.C.P. 430(a)

Plaintiff, by and through its attorney, David B. Fein, Esq., in support of its Motion for Substituted Service, represents as follows:

1. Plaintiff is the holder of a first mortgage upon the premises 23781 Shawville Frenchville Hwy, Frenchville, PA, 16836, hereinafter, the "mortgaged premises".
2. Defendant, PATRICIA A. MARTELL, is the mortgagor and real owner of the mortgaged premises.
3. The last known address of Defendant, Patricia A. Martell, is P.O. Box 37, Shawville, PA 16873.
4. The Sheriff has been unable to effect service of the Complaint upon Defendant, Patricia A. Martell, at his property address, 23781 Shawville Frenchville Hwy, Frenchville, PA, 16836, after

numerous attempts. The property is vacant, per Sheriff. Service cannot be attempted at P.O. Box 37, Shawville, PA 16873 because it is not a physical address.

5. The following investigation was conducted in a good faith attempt to ascertain the whereabouts of Defendant, Patricia A. Martell.

WHEREFORE, Plaintiff prays that the Court enter the attached order allowing Plaintiff to serve the Complaint upon Defendant, Patricia A. Martell, by posting the premises and certified and regular mail to the Defendant's last known address.



BY: David B. Fein, Esq.

Affidavit of Good Faith Investigation

Client provided information:

File Number: CWD-7417
Attorney Firm: Goldbeck, McCafferty & McKeever
File Name: Martell

Subject Name: Patricia A. Martell
Property Address:
Street: 23781 Shawville Frenchville Highway
City: Frenchville State: PA Zip: 16836

Skip Results: Date of Birth: None Found ProVest File Number: 177937

Last Known Dates: As of 03/12/2007
Street: P.O. Box 37 Phone: 814-553-1848

City: Shawville State: PA Zip: 16873

Death Records: As of 03/12/2007, the Social Security Administration has no death record on file for Patricia A. Martell.

Social Security Number search completed.

Employment Search: Unable to verify current employer.

Creditor information:

Creditors indicated the last reported address for Patricia A. Martell as P.O. Box 37, Shawville, PA 16873

Department of Motor Vehicle Records:

The Pennsylvania Department of Motor Vehicles provided no change for Patricia A. Martell from P.O. Box 37, Shawville, PA 16873

Public Licenses (Pilot, Real Estate, etc): Search performed provided no information.

Voter Registration Information:

The County Voters Registration Office has no listing for Patricia A. Martell.

National Postal Address Search: Has no change for Patricia A. Martell from P.O. Box 37, Shawville, PA 16873

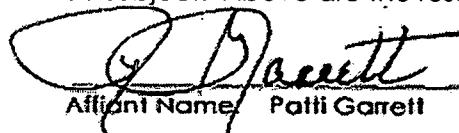
Comments:

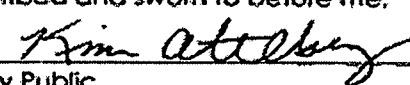
814-765-5920: Spoke with daughter, does not know address.

814-553-1848: Number listed to Patricia Martell, left message on answering machine, no response.

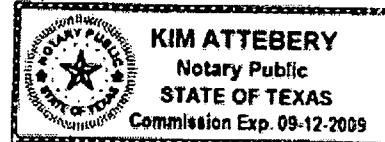
814-765-1450: Called possible relative, Charlotte Martell, there was no answer.

On 03/12/2007, I, Patti Garrett being duly sworn according to the law, deposes and says:
I am employed by ProVest, LLC. I have conducted an investigation into the whereabouts of the above named subject. Above are the results of my investigation.


Affiant Name: Patti Garrett

Subscribed and sworn to before me,

Notary Public

Date: 03/12/2007



In The Court of Common Pleas of Clearfield County, Pennsylvania

Service # 1 of 1 Services

Sheriff Docket # 102499

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS

Case # 07-302-CD

vs.

PATRICIA A. MARTELL

COPY

TYPE OF SERVICE COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW June 25, 2007 AFTER DILIGENT SEARCH IN MY BAILIWICK I RETURNED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE "NOT FOUND" AS TO PATRICIA A. MARTELL, DEFENDANT. 23781 SHAWVILLE FRENCHVILLE HWY FRENCHVILLE--EMPTY.

SERVED BY: /

Return Costs

PURPOSE	VENDOR	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	287362	10.00
SHERIFF HAWKINS	GOLDBECK	287362	29.52

Sworn to Before me This

So Answers.

Charles H. Fauth

Chester A. Hawkins
Sheriff

GOLDBECK McCAFFERTY & MCKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

vs.

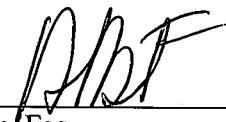
IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2007-302-CD

PATRICIA A. MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

VERIFICATION

I, David B. Fein, Esq., Attorney for Petitioner do hereby verify that the facts set forth in the foregoing Motion for Substituted Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.



BY: David B. Fein, Esq.

GOLDBECK McCAFFERTY & McKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632"

vs.

PATRICIA A. MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2007-302-CD

**MEMORANDUM OF LAW IN SUPPORT OF MOTION
FOR SUBSTITUTED SERVICE UNDER Pa.R.C.P. 430(a)**

Plaintiff has filed a Complaint in Mortgage Foreclosure against Defendant, Patricia A. Martell, which the Sheriff has been unable to personally serve upon Defendant, Patricia A. Martell. As noted in the attached Motion, Plaintiff has made a good faith attempt to ascertain Defendant's whereabouts without success. Accordingly, the Court may approve alternative means of service. See Pa.R.C.P. 430(a).

CONCLUSION

For reasons stated above and in the attached Motion, the Court should enter an order allowing Plaintiff to serve the Complaint in Mortgage Foreclosure upon Defendant, Patricia A. Martell, by posting the premises and certified mail and regular mail to the Defendant's last known address.

Respectfully submitted,



David B. Fein, Esq.

GOLDBECK McCAFFERTY & McKEEVER

JOSEPH A. GOLDBECK, JR.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

BY: David B. Fein, Esq.

Attorney I.D.#82628

Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

vs.

IN THE COURT OF COMMON PLEAS

Of Clearfield County

No. 2007-302-CD

PATRICIA A. MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

CERTIFICATE OF SERVICE

David B. Fein, Esq., does hereby certify that true and correct copies of the foregoing Motion for Substituted Service have been served upon the Defendant, Patricia A. Martell, this 29th day of June 2007, by first class mail, postage prepaid.



BY: David B. Fein, Esq.

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC. ASSET-
BACKED CERTIFICATES, SERIES 2004-7

Plaintiff

vs.

PATRICIA A. MARTELL,

Defendant

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*
*

NO. 07-302-CD

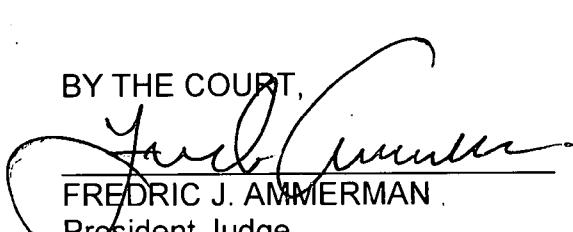
ORDER

NOW, this 9th day of July, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant **PATRICIA A. MARTELL** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to PO Box 37, Shawville, PA 16873;
3. By certified mail, return receipt requested to PO Box 37, Shawville,
PA 16873;
4. By posting the mortgaged premises known in this herein action as
23781 Shawville-Frenchville Highway, Frenchville, PA 16836.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,


FREDRIC J. AMMERMAN
President Judge

FILED 3CC
02-4867 Atty Fein
JUL 10 2007
(6K)

William A. Shaw
Prothonotary/Clerk of Courts

GOLDBECK McCAFFERTY & McKEEVER
BY: JOSEPH A. GOLDBECK, JR.
ATTORNEY I.D. #16132
SUITE 5000 – MELLON INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106-1532
(215) 627-1322
ATTORNEY FOR PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR
THE CERTIFICATEHOLDERS CWABS, INC
ASSET-BACKED CERTIFICATES, SERIES
2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA A. MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

FILED

JUL 23 2007

7/11:50a

William A. Shaw
Prothonotary/Clerk of Courts

1 CENT TO ATTY

1 CENT TO SHAW

W/ REINSTATEMENT
LODGED

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2007-302-CD

PRAECIPE TO REINSTATE COMPLAINT

Kindly reinstate the Complaint in the above captioned matter.

GOLDBECK, McCAFFERTY & McKEEVER



By Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC. ASSET-
BACKED CERTIFICATES, SERIES 2004-7

Plaintiff

vs.

PATRICIA A. MARTELL,
Defendant

*
*
*
*
*

NO. 07-302-CD

O R D E R

NOW, this 9th day of July, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant **PATRICIA A. MARTELL** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to PO Box 37, Shawville, PA 16873;
3. By certified mail, return receipt requested to PO Box 37, Shawville,
PA 16873;
4. By posting the mortgaged premises known in this herein action as
23781 Shawville-Frenchville Highway, Frenchville, PA 16836.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 10 2007

Attest.

William L. Ammerman
Prothonotary/
Clerk of Courts

GOLDBECK McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR.
ATTORNEY I.D. #16152
SUITE 5000 – MILLION INDEPENDENCE CENTER
701 MARKET STREET
PHILADELPHIA, PA 19106
(215) 825-6318
WWW.GOLDBECKLAW.COM
ATTORNEY FOR PLAINTIFF

I HEREBY CERTIFY THAT THIS IS
A TRUE AND CORRECT COPY OF
THE ORIGINAL FILED

2-23-01 Document
Reinstated/Reissued to Sheriff/Attorney
for service.

-23-a Document

Reinstated/Reissued to Sheriff/Attorney
for service.

Walt

~~Deputy Prothonotary~~
IN THE COURT OF

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

Term 2007-2008-
No.

**CIVIL ACTION: MORTGAGE
FORECLOSURE**

NOTICE

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

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

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

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

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

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

MAR 01 2007

Attest,

William L. Brown
Prothonotary/
Clerk of Courts

AVISO

LE HAN DEMANDADO A USTED EN LA CORTE. SI DESEA DEFENDERSE CONTRA LAS QUEJAS PERESENTADAS, ES ABSOLUTAMENTE NECESSARIO QUE USTED RESPONDA DENTRO DE 20 DIAS DESPUES DE SER SERVIDO CON ESTA DEMANDA Y AVISO. PARA DEFENDERSE ES NECESSARIO QUE USTED, O SU ABOGADO, REGISTRE CON LA CORTE EN FORMA ESCRITA. EL

PUNTO DE VISTA DE USTED Y CUALQUIER OBJECCION CONTRA LAS QUEJAS EN ESTA DEMANDA.

RECUERDE: SI USTED NO REPONDE A ESTA DEMANDA, SE PUEDE PROSEGUIR CON EL PROCESO SIN SU PARTICIPACION. ENTONCES, LA COUTE PUEDE, SIN NOTIFICARIO, DECIDIR A FAVOR DEL DEMANDANTE Y REQUERIR QUE USTED CUMPLA CON TODAS LAS PROVISIONES DE ESTA DEMANDA. POR RAZON DE ESA DECISION, ES POSSIBLE QUE USTED PUEDA PERDER DINERO, PROPIEDAD U OTROS DERECHOS IMPORTANTES.

USTED DEBE LLEVAR ÉSTE PAPEL A SU ABOGADO ENSEGUIDA. SI USTED NO TIENE UN ABOGADO, VAYA O LLAME POR TELÉFONO LA OFICINA FIJADA AQUÍ ABAJO. ESTA OFICINA PUEDE PROVEERÉ CON INFORMACIÓN DE CÓMO CONSEUIR UN ABOGADO.

SI USTED NO PUEDE PAGARLE A UN ABOGADO, ÉSTA OFICINA PUEDE PROVEERÉ INFORMACION ACERCA AGENCIAS QUE PUEDAN OFRECER SERVICIOS LEGAL A PERSONAS ELIGIBLE AQ UN HONORARIO REDUCIDO O GRATIS.

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

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

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

Resources available for Homeowners in Foreclosure

ACT NOW!

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

- 1). Call an attorney. For referrals to a qualified attorney call either of the following numbers: 800-692-7375 or 814-765-9646.
- 2). Call the Consumer Credit Counseling Agency at 1-800-989-2227 for free counseling.
- 3). Visit HUD'S website www.hud.gov for Help for Homeowners Facing the Loss of Their Homes.
- 4). Call the Plaintiff (your lender) at 800-641-4978 and ask to speak to someone about Loss Mitigation or Home Retention options.
- 5). Call or contact our office to request the amount to bring the account current, or payoff the mortgage or request a Loan Workout / Home Retention Package. Call our toll free number at 1-866-413-2311 or via email at homeretention@goldbecklaw.com. Call Judy at 215-825-6329 or fax 215-825-6429. The figure and/or package you requested will be mailed to the address that you request or faxed if you leave a message with that information. The attorney in charge of our firm's Homeowner Retention Department is David Fein who can be reached at 215-825-6318 or Fax: 215-825-6418. Please reference our Attorney File Number of CWD-7417.

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

This Action of Mortgage Foreclosure will continue unless you take action to stop it.

ATTORNEY COPY

COMPLAINT IN MORTGAGE FORECLOSURE

1. Plaintiff's BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, 1105 Corporate Drive, P.O. Box 35, Plano, TX 75024-3632.

I HEREBY CERTIFY THAT THIS IS A TRUE AND CORRECT COPY OF THE ORIGINAL FILED

2. The names and addresses of the Defendant is PATRICIA A. MARTELL, P.O. Box 37, Shawville, PA 16873, who is the mortgagor and real owner of the mortgaged premises hereinafter described.

3. On July 28, 2004 mortgagors made, executed and delivered a mortgage upon the Property hereinafter described to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR AMERICA'S WHOLESALE LENDER, which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200412212. The mortgage has been assigned to: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7 by assignment of Mortgage . Plaintiff is the real party in interest pursuant to a purchase or transfer of the mortgage obligation from the last record holder and an Assignment of Mortgage to Plaintiff has been and/or will be lodged for recording with the Recorder of Deeds in the ordinary course of business. The Mortgage and assignment(s) are matters of public record and are incorporated by this reference in accordance with Pennsylvania Rule of Civil Procedure 1019(g); which Rule relieves the Plaintiff from its obligation to attach documents to pleadings if those documents are matters of public record.

4. The Property subject to the Mortgage is more fully described in the legal description set forth as Exhibit "A" ("Property").

5. The mortgage is in default because the monthly payments of principal and interest are due and unpaid for June 01, 2005 and each month thereafter and by the terms the Mortgage, upon default in such payments for a period of one month or more, the entire principal balance and all interest due and other charges are due and collectible.

6. The following amounts are due to Plaintiff on the Mortgage:

Principal Balance	\$36,893.45
Interest from 05/01/2005 through 02/28/2007 at 9.8800%.....	\$6,676.62
Per Diem interest rate at \$9.98	
Reasonable Attorney's Fee	\$2,000.00
Late Charges from 06/01/2005 to 02/28/2007	\$337.88
Monthly late charge amount at \$16.09	
Costs of suit and Title Search	\$900.00
Monthly Escrow amount \$54.34	
	<hr/>
	\$46,807.95

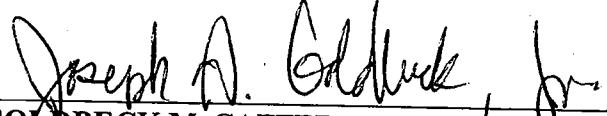
7. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendant in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendant has received a discharge of their personal liability in a Bankruptcy proceeding, this Action of Mortgage Foreclosure is, in no way, an attempt to re-establish the personal liability that was discharged in Bankruptcy, but only to foreclose the Mortgage and sell the Property pursuant to Pennsylvania law.

8. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendant by certified and regular mail, as required by Act 160 of 1998 of the Commonwealth of Pennsylvania, on the date(s) set forth in the true and correct copy of such notice(s) attached hereto as Exhibit "B". The Defendant have not had the required face-to-face meeting within

the required time and Plaintiff has no knowledge of any such meeting being requested by the Defendant through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

WHEREFORE, Plaintiff demands a de terris judgment in mortgage foreclosure in the sum of \$46,807.95, together with interest at the rate of \$9.98, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania law until the Mortgage is paid in full, and for the foreclosure of the Mortgage and Sheriff's Sale of the Property.

By:

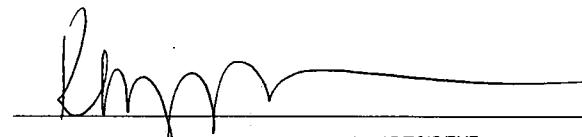

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR., ESQUIRE
ATTORNEY FOR PLAINTIFF

VERIFICATION

I, KIMBERLY DAWSON, 1ST VICE PRESIDENT, as the representative of the Plaintiff corporation within named do hereby verify that I am authorized to and do make this verification on behalf of the Plaintiff corporation and the facts set forth in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to the penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

Date: 2-28-07



KIMBERLY DAWSON, 1ST VICE PRESIDENT

#56666300 - PATRICIA A. MARTELL

Exhibit A

Legal Description - Exhibit 'A'

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading from the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading from Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

EXCEPTING and **RESERVING** all that certain parcel of land with a building and other improvements thereon, containing 6,532.7 square feet or 0.1500 acre by calculation, more fully set forth on a survey map prepared by Frederic H. Shuss, Registered Surveyor, dated August 16, 1994, conveyed to Richard L. Stiner and Joan K. Stiner, his wife from Emily Stiner, widow, by Deed dated September 27, 1994, recorded at Clearfield County in Volume 1636, Page 453.

Being identified in the Clearfield County Mapping and Assessment Office as Map No. 114-006-644-00004.

BEING the same premises as were conveyed to Patricia A. Martell, an adult individual, by Deed of Jerry W. Stiner and Donna Stiner, husband and wife, dated July 23, 2004 and entered for record in the Recorder's Office of Clearfield County to Instrument No. 200410211.

Exhibit B



PO Box 9048
Temecula, CA 92589-9048

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

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



0700289875

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

Patricia A Martell
HWY
23781 SHAWVILLE FRENCHVILLE HWY
FRENCHVILLE, PA 16836-8225

20050801-BLOPA1



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

Send Payments to:
PO Box 660694
Dallas, TX 75266-0694

August 1, 2005

Certified Mail:
0700289875
Return Receipt Requested
Regular Mail

Patricia A Martell
HWY
23781 SHAWVILLE FRENCHVILLE HWY
FRENCHVILLE, PA 16836-8225

Account No.: 56666300
Property Address:
23781 Shawville Frenchville Hy
Frenchville, PA

Current Servicer:
Countrywide Home Loans Servicing LP

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 HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM (HEMAP) may be able to help to save your home. This Notice explains how the program works.

To see if HEMAP can help, 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 names, addresses and phone numbers 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 1-717-780-1869).

This Notice contains important legal information. If you have any questions, representatives at the Consumer Credit Counseling Agency may be able to help answer them. You may also want to contact an attorney in your area. The local bar association may be able to help you find a lawyer.

LA NOTIFICACIÓN EN ADJUNTO 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. PUEDE SER ELEGIBLE PARA UN PRÉSTAMO POR EL PROGRAMA LLAMADO "HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM" EL CUAL PUEDE SALVAR SU CASA DE LA PERDIDA DEL DERECHO A REDIMIR SU HIPOTECA.

HOMEOWNER'S NAME(S): Patricia A Martell
PROPERTY ADDRESS: 23781 Shawville Frenchville Hy
Frenchville, PA
56666300
LOAN ACCT. NO.:
ORIGINAL LENDER:
CURRENT LENDER/SERVICER: Countrywide Home Loans, Servicing LP

HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE PROGRAM

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 PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 2009

Shows vendor account number on all checks and money orders.

21.09.2014 10:00:0004

Account Number: 56666300-1
Patricia A Martell
23781 Shawville Frenchville H

Balance Due for charges listed above: \$1,160.36 as of 8/1/2005

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

BILOPA

Countrywide
PO BOX 660694
Dallas, TX 75266-0694

056666300100000116036000116036

1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:
IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,
IF YOU HAVE A REASONABLE PROSPECT OF BEING ABLE TO PAY YOUR MORTGAGE PAYMENTS, AND
IF YOU MEET OTHER ELIGIBILITY REQUIREMENTS ESTABLISHED BY THE PENNSYLVANIA HOUSING FINANCE AGENCY.

TEMPORARY STAY OF FORECLOSURE - Under the Act, you are entitled to a temporary stay of foreclosure on your mortgage for thirty (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 consumer credit 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 meet with one of the consumer credit counseling agencies listed at the end of this notice, the lender may NOT take action against you for thirty (30) days after the date of this meeting. **The names, addresses and telephone numbers of designated consumer credit counseling agencies for the county in which the property is located are set forth at the end of this Notice.** It is only necessary to schedule one face-to-face meeting. Advise your lender immediately of your intentions.

APPLICATION FOR MORTGAGE ASSISTANCE - Your mortgage is in default for the reasons set forth later in this Notice (see following pages for specific information about the nature of your default.) If you have tried and are unable to resolve this problem with the lender, you have the right to apply for financial assistance from the Homeowner's Emergency Mortgage Assistance Program. To do so, you must fill out, sign and file a completed Homeowner's Emergency Assistance Program Application with one of the designated consumer credit counseling agencies listed at the end of this Notice. Only consumer credit counseling agencies have applications for the program and they will assist you in submitting a complete application to the Pennsylvania Housing Finance Agency. Your application MUST be filed or postmarked within thirty (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 time, no foreclosure proceedings will be pursued against you if you have met the time requirements set forth above. You will be notified directly by the Pennsylvania Housing Finance Agency of its decision on your application.

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

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

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

23781 Shawville Frenchville Hy Frenchville, PA

IS SERIOUSLY IN DEFAULT because

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

<u>Monthly Payments:</u>	June, 2005	-	August, 2005	(3 mos. @ \$376.06/month)	\$1,128.18
<u>Late Charges:</u>	June, 2005	-	July, 2005	(2 mos. @ \$16.09/month)	\$32.18
<u>Other Late Charges:</u>	Total Late Charges: Uncollected Costs: Partial Payment Balance:				\$0.00 \$0.00 (\$0.00)
	<u>TOTAL DUE:</u>				<u>\$1,160.36</u>

YOU HAVE FAILED TO TAKE THE FOLLOWING ACTION (Do not use if not applicable)

HOW TO CURE THE DEFAULT - You may cure the default within **THIRTY (30) DAYS** of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$1,160.36, PLUS ANY MORTGAGE PAYMENTS AND LATE 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 and sent to:

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

PAYMENT INSTRUCTIONS

Please

- Make your check payable to Countrywide Home Loans
- Write your account number on your check or money order
- Write in any additional amounts you are including
(If total is more than \$5000, please send certified check)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Payments: All payments will be applied to the longest outstanding instalment due, unless otherwise expressly prohibited by law.

All premium payments for credit life insurance will be applied after application of any principal and interest payments due, but before any other amounts due on your loan are applied.

Additional amounts. If you submit an additional principal amount, an additional escrow amount and/or an "other" amount with your regular home loan payment of principal and interest, Countrywide will first apply your home loan payment before any additional amount is applied. If your home loan payments are not current, Countrywide will first apply any additional principal amount and/or additional escrow amount to outstanding principal and interest payments due before either additional amount is applied. Any additional amount specified as "other" will be applied first to past due principal and interest payments, then escrow deficiencies, then late charges, then fees and costs due, then outstanding principal.

You can cure any other default by taking the following action within **THIRTY (30) DAYS** of the date of this letter. (Do not use if not applicable)

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

IF THE MORTGAGE IS FORECLOSED UPON - The mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If the lender refers your case to its attorneys, but you cure the delinquency before the lender begins legal proceedings against you, you will still be required to pay the reasonable attorney's fees that were actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay all reasonable attorney's fees actually incurred by the lender even if they exceed \$50.00. Any attorney's fees will be added to the amount you owe the lender, which may also include other reasonable costs. If you cure the default within the **THIRTY (30) DAY** period, you will not be required to pay attorney's 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 or other charges then due, reasonable attorney's fees and costs connected with the foreclosure sale and any other costs connected with the Sheriff's Sale as specified in writing by the lender and by performing any other requirements under the mortgage. Curing your default in the manner set forth in this notice will restore your mortgage to the same position as if you had never defaulted.

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

HOW TO CONTACT THE LENDER:

Name of Lender:	Countrywide Home Loans Servicing LP
Address:	P. O. Box 660694 Dallas, TX 75266-0694
Phone Number:	1-800-669-0102
Fax Number:	1-805-577-3432
Contact Person:	MS PTX-36 Attention: Loan Counselor

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

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

YOU MAY ALSO HAVE THE RIGHT:

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

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

TO HAVE THE MORTGAGE RESTORED TO THE SAME POSITION AS IF NO DEFAULT HAD OCCURRED, IF YOU CURE THE DEFAULT. (HOWEVER, YOU DO NOT HAVE THIS RIGHT TO CURE YOUR DEFAULT MORE THAN THREE TIMES IN ANY CALENDAR YEAR.)

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

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

TO SEEK PROTECTION UNDER THE FEDERAL BANKRUPTCY LAW.

Your loan is in default. Pursuant to your loan documents, Countrywide may, enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the inspection,

other actions to protect the mortgagee's interest in the property (including, but not limited to, winterization, securing the property, and valuation services) may be taken. **The costs of the above-described inspections and property preservation efforts will be charged to your account as provided in your security instrument.**

If you are unable to cure the default on or before August 31, 2005, Countrywide wants you to be aware of various options that may be available to you through Countrywide to prevent a foreclosure sale of your property. For example:

- **Repayment Plan:** It is possible that you may be eligible for some form of payment assistance through Countrywide. Our basic plan requires that Countrywide receive, up front, at least $\frac{1}{2}$ of the amount necessary to bring the account current, and that the balance of the overdue amount be paid, along with the regular monthly payment, over a defined period of time. Other repayment plans also are available.
- **Loan Modification:** Or, it is possible that the regular monthly payments can be lowered through a modification of the loan by reducing the interest rate and then adding the delinquent payments to the current loan balance. This foreclosure alternative, however, is limited to certain loan types.
- **Sale of Your Property:** Or, if you are willing to sell your home in order to avoid foreclosure, it is possible that the sale of your home can be approved through Countrywide even if your home is worth less than what is owed on it.
- **Deed-in-Lieu:** Or, if your property is free from other liens or encumbrances, and if the default is due to a serious financial hardship which is beyond your control, you may be eligible to deed your property directly to the Noteholder and avoid the foreclosure sale.

If you are interested in discussing any of these foreclosure alternatives with Countrywide, you must contact us immediately. If you request assistance, Countrywide will need to evaluate whether that assistance will be extended to you. In the meantime, Countrywide will pursue all of its rights and remedies under the loan documents and as permitted by law, unless it agrees otherwise in writing. Failure to bring your loan current or to enter into a written agreement by August 31, 2005 as outlined above will result in the acceleration of your debt.

Time is of the essence. If you have any questions concerning this notice, please contact Loan Counseling Center immediately at 1-800-669-0102.

APPENDIX C

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

ADAMS COUNTY

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

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

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

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

ALLEGHENY COUNTY

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

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

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

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

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

Credit Counselors of PA
401 Wood Street
Suite 906
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9953

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

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

ARMSTRONG COUNTY

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

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

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

BEAVER COUNTY

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

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

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

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

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

BEDFORD COUNTY

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

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

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

BRADFORD COUNTY

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

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

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

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

CCCS of Lehigh Valley
3871 Crescent Court East
Whitehall, PA 18052
Ph: 610-821-4011
Ph: 800-220-2733 (814 only)
Fax: 610-821-8932

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

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

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

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

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

BRADFORD COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park
Suite 1

Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

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

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

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

The Trehab Center of Northeastern PA
10 Public Avenue
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

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

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

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

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

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

BUCKS COUNTY
Acom Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
Ph: 215-765-1221
Fax: 215-785-1427

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

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

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

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

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

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

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

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

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

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

BUTLER COUNTY

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

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

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

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

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

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

CAMBRIA COUNTY

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

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

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

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

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

Tableland Services, Inc.
535 East Main Street
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Ph: 800-452-0148
Fax: 814-443-3690

CAMERON COUNTY

Northern Tier Community Action Corp.
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Fax: 814-486-0825

CCCS of Northeastern PA
1631 S. Atherton Street
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Fax: 814-238-3669

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

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

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

CCCS of Northeastern PA
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Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

9 South 7th Street
Stroudsburg, PA 18360
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Commission on Economic Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

31 W. Market Street
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CENTRE COUNTY
CCCS of Western Pennsylvania, Inc.
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Fax: 814-944-5747

Lycoming-Clinton Co. Comm. For
Community Action
(STEP)
2138 Lincoln Street
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Williamsport, PA 17703
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Fax: 570-322-2197

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Ph: 814-238-3668
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CCCS of Northeastern PA
201 Basls Street
Williamsport, PA 17703
Ph: 570-323-6627
Fax: 570-323-6626

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

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

HACE
167 W. Allegheny Avenue
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Philadelphia, PA 19140
Ph: 215-426-8025
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Media Fellowship House
302 S. Jackson Street
Media, PA 19063
Ph: 610-565-0846
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Tabor Community Services, Inc.
439 E. King Street
Lancaster, PA 17602
Ph: 717-397-5182
Ph: 800-788-5062 (H.O. only)
Fax: 717-399-4127

American Red Cross of Chester
1729 Edgemont Avenue
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Northwest Counseling Services
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Phila Council for Community Adv.
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Community Development Corp of
Frankford
Group Ministry
4620 Griscom Street
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Ph: 215-744-2990
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CCCS of Delaware Valley
Marshall Building
790 E. Market Street
Suite 215
West Chester, PA 19382
Ph: 215-563-5665

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

144 E. Dekalb Pike
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Fax: 610-265-4814

755 York Road
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Warminster, PA 18974
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Fax: 215-956-6344

CLARION COUNTY
CCCS of Western Pennsylvania, Inc.
YMCA Building
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Butler, PA 16001
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CLEARFIELD COUNTY
Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
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Fax: 814-539-1688

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

Indiana Co. Community Action
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Indiana, PA 15701
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CLINTON COUNTY
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CCCS of Northeastern PA
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COLUMBIA COUNTY
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Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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

John F. Kennedy Center, Inc.
2021 East 20th Street
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Ph: 814-898-0400
Fax: 814-898-1243

Greater Erie Community Action Committee
18 West 9th Street
Erie, PA 16501
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Fax: 814-456-0161

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

CUMBERLAND COUNTY
CCCS of Western Pennsylvania, Inc.
2000 Linglestown Road
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Urban League of Metropolitan Harrisburg
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Harrisburg, PA 17101
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Fax: 717-234-9459

Community Action Comm. of the Capital Region
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Fax: 717-234-2227

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

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

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

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CCCS of Delaware Valley
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Media, PA 19063
Ph: 215-563-5665

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Northern Tier Community Action Corp
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Fax: 814-486-0825

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Erie, PA 16503
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Fax: 814-453-5749

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Erie, PA 16510
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Fax: 814-898-1243

Greater Erie Community Action Committee
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Erie, PA 16501
Ph: 814-459-4581
Fax: 814-456-0161

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Pittsburgh, PA 15219
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Ph: 412-281-2102
Fax: 412-391-4512

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1 North Gala Square
2 Garden Center Drive
Greensburg, PA 15601
Ph: 724-838-1290

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

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

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

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

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

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

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

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912 South George Street
York, PA 17403
Ph: 717-846-4176

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1514 Derry Street
Harrisburg, PA 17104
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Fax: 717-234-2227

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Fax: 717-541-4670

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

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

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

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

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

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Mon-Valley Unemployed Committee
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Fax: 412-462-9964

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1954 Mary Grace Lane
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Indiana Co Community Action Program
827 Water Street, Box 187
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Fax: 724-465-5118

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219-A College Park Plaza
Johnstown, PA 15904
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Indiana County Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
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Fax: 724-465-5118

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

JUNIATA COUNTY
CCCS of Western Pennsylvania, Inc.
217 E. Plank Road
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Fax: 570-587-9134
Fax: 570-587-9135

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CCCS of Western Pennsylvania, Inc.
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CCCS of Lehigh Valley
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312 Chestnut Street
Suite 227
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Ph: 814-333-8570

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

Housing Opportunities of Beaver County
650 Corporation St.
Suite 207
Beaver, PA 15009
Ph: 724-728-7202
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Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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LYCOMING COUNTY <u>CCCS of Northeastern Pennsylvania</u> 31 W. Market Street Post Office Box 1127 Wilkes-Barre, PA 18702 Ph: 570-821-0837 Ph: 800-922-9537 Fax: 570-821-1785	9 South 7 th Street Stroudsburg, PA 18360 Ph: 570-420-8980 Ph: 800-922-9537 Fax: 570-420-8981	755 York Road Suite 103 Warrington, PA 18974 Ph: 215-444-9429 Fax: 215-956-6344
1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 Ph: 570-587-9163 Ph: 800-922-9537 Fax: 570-587-9134 Fax: 570-587-9135	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 Ph: 570-587-9163 Ph: 800-922-9537 Fax: 570-587-9134 Fax: 570-587-9135	MONTOUR COUNTY <u>CCCS of Northeastern Pennsylvania</u> 31 W. Market Street Post Office Box 1127 Wilkes-Barre, PA 18702 Ph: 570-821-0837 Ph: 800-922-9537 Fax: 570-821-1785
201 Basin Street Williamsport, PA 17703 Ph: 570-323-6627 Fax: 570-323-6626	Comm on Economic Opportunity of Luzerne County 163 Amber Lane Wilkes-Barre, PA 18702 Ph: 570-826-0510 Ph: 800-822-0359 Fax: 570-829-1665 - Call before faxing Ph: 570-455-4994 - Hazleton Fax: 570-455-5631 - Call before faxing Ph: 570-836-4090 - Tunkhannock	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 Ph: 570-587-9163 Ph: 800-922-9537 Fax: 570-587-9134 Fax: 570-587-9135
Lycoming-Clinton Counties Commission for Community Action (STEP) 2138 Lincoln Street Post Office Box 1328 Williamsport, PA 17703 Ph: 570-326-0587 Fax: 570-322-2197	MONTGOMERY COUNTY Acom Housing Corporation 846 North Broad Street Philadelphia, PA 19130 Ph: 215-765-1221 Fax: 215-765-1427	NORTHHAMPTON COUNTY <u>CCCS of Lehigh Valley</u> 3671 Crescent Court East Whitehall, PA 18052 Ph: 610-821-4011 Ph: 800-220-2733 (717 and 814 only) Fax: 610-821-8932
McKEAN COUNTY John F. Kennedy Center, Inc. 2021 East 20 th Street Erie, PA 16510 Ph: 814-898-0400 Fax: 814-898-1243	CCCS of Delaware Valley Norristown Business Center 190 W. Germantown Pike, Suite 140 Norristown, PA 19401 Ph: 215-563-5665	NORTHUMBERLAND COUNTY <u>CCCS of Northeastern Pennsylvania</u> 31 W. Market Street Post Office Box 1127 Wilkes-Barre, PA 18702 Ph: 570-821-0837 Ph: 800-922-9537 Fax: 570-821-1785
Northern Tier Community Action Group Post Office Box 389 135 W. 4 th Street Emporium, PA 15834 Ph: 814-486-1161 Fax: 814-486-0825	CCCS of Delaware Valley 1515 Market Street, Suite 1325 Philadelphia, PA 19107 Ph: 215-563-5665 Fax: 215-864-2666	1400 Abington Executive Park Suite 1 Clarks Summit, PA 18411 Ph: 570-587-9163 Ph: 800-922-9537 Fax: 570-587-9134 Fax: 570-587-9135
MERCER COUNTY Shenango Valley Urban League, Inc. 601 Indiana Avenue Farrell, PA 16121 Ph: 724-981-5310	Northwest Counseling Service 5001 N. Broad Street Philadelphia, PA 19141 Ph: 215-324-7500 Fax: 215-324-8753	201 Basin Street Williamsport, PA 17703 Ph: 570-323-6627 Fax: 570-323-6626
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CCCS of Northeastern Pennsylvania 1631 S. Atherton Street Suite 100 State College, PA 16801 Ph: 814-238-3668 Fax: 814-238-3669	Media Fellowship House 302 S. Jackson Street Media, PA 19063 Ph: 610-565-0848 Fax: 610-565-8567	Urban League of Metropolitan Harrisburg 2107 N. 6 th Street Harrisburg, PA 17101 Ph: 717-234-5925 Fax: 717-234-9459
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Ph: 215-426-8025
Fax: 215-426-9122

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

PCCA
100 North 17th Street
Suite 600
Philadelphia, PA 19103
Ph: 215-567-7803
Fax: 215-963-9941

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

Housing Association of Delaware Valley
1500 Walnut Street
Suite 601
Philadelphia, PA 19102
Ph: 215-545-6010
Fax: 215-790-9132

Housing Association of Delaware Valley
658 North Waltz Street
Philadelphia, PA 19123
Ph: 215-978-0224
Fax: 215-765-7614

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

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

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

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

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

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

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

POTTER COUNTY
Northern Tier Community Action Group
135 West 4th Street
Emporium, PA 15834
Ph: 814-486-1161
Fax: 814-486-0825

SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
Ph: 610-375-7868
Fax: 610-375-7830

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

Economic Opport Cabinet of Schuylkill Co.
225 N. Centre Street
Pottsville, PA 17901
Ph: 570-622-1995
Fax: 570-622-0429

CCCS of Lehigh Valley
Post Office Box A
Whitehall, PA 18052
Ph: 610-821-4011
Fax: 610-821-8932

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

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

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

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

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

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

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-8556
Fax: 814-539-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
Ph: 814-539-8335

SULLIVAN COUNTY
CCCS of Northeastern Pennsylvania
1400 Abington Executive Park
Suite 1
Clarks Summit, PA 18411
Ph: 570-587-9163
Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-597-9135

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

The Trehab Center of Northeastern PA
185 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101
Fax: 570-297-2799

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

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

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

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

7 Lake Avenue
Box 339
Monroe, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

SUSQUEHANNA COUNTY

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

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

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

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

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

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

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

7 Lake Avenue
Box 339
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

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

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

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Troy, PA 16947
Ph: 570-297-2101
Fax: 570-297-2799

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

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

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

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

The Trehab Center of NE PA
7 Lake Avenue
Box 339
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

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

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

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

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

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

VENANGO COUNTY
Greater Erie Community Action
Committee
18 West 9th Street
Erie, PA 16501
Ph: 814-459-4581
Fax: 814-456-0161

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

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

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

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

Warren-Forrest Counties Economic
Opportunity Council
1209 Pennsylvania Avenue, West
Post Office Box 547
Warren, PA 16365
Ph: 814-726-2400
Fax: 814-723-0510

WASHINGTON COUNTY
Action Housing, Inc.
425 6th Avenue
Suite 950
Pittsburgh, PA 15219
Ph: 412-391-1956
Ph: 412-281-2102
Fax: 412-391-4512

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

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

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

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

53 N. College Street
Washington, PA 15301
Ph: 724-222-8292

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

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

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

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

The Trehab Center of NE PA
185 Elmira Street
Post Office Box 218
Troy, PA 16947
Ph: 570-297-2101
Fax: 570-297-2799

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

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

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

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

7 Lake Avenue
Box 339
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

WESTMORELAND COUNTY

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

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

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

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

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

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

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

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

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15201
Ph: 412-462-9962
Fax: 412-462-9964

Credit Counselors of PA
401 Wood Street
Suite 908
Pittsburgh, PA 15222
Ph: 412-338-9954
Ph: 800-737-2933
Fax: 412-338-9963

WYOMING COUNTY
Common Economics Opportunity of
Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18701
Ph: 570-826-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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

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

The Trehab Center of NE PA
7 Lake Avenue
Box 339
Montrose, PA 18801
Ph: 570-278-3338
Ph: 800-982-4045
Fax: 570-278-1889

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

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

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

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

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

YORK COUNTY
American Red Cross-Hanover Chapter
529 Carlisle Street
Hanover, PA 17331
Ph: 717-637-3788
Fax: 717-637-3294

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

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

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

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

GOLDBECK McCAFFERTY & MCKEEVER

BY: JOSEPH A. GOLDBECK, JR.

ATTORNEY I.D. #16132

SUITE 5000 – MELLON INDEPENDENCE CENTER

701 MARKET STREET

PHILADELPHIA, PA 19106-1532

(215) 627-1322

ATTORNEY FOR PLAINTIFF

FILED

AUG 07 2007

M/11: 40/

William A. Shaw
Prothonotary/Clerk of Courts

No. C/C

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

PATRICIA A. MARTELL
Mortgagor(s)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

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

ACTION OF MORTGAGE
FORECLOSURE

Term
No. 2007-302-CD

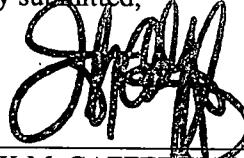
CERTIFICATE OF SERVICE

JOSEPH A. GOLDBECK, JR. ESQUIRE hereby certifies that on

August 2, 2007

he did serve upon Defendant(s) PATRICIA A. MARTELL a true and correct copy of the above-captioned
Complaint by certified and regular mail in accordance with the Court Order dated July 9, 2007. The
undersigned understands that the statements herein and subject to the penalties provided by 18 P.S.
Section 4904.

Respectfully submitted,



GOLDBECK McCAFFERTY & MCKEEVER
BY: JOSEPH A. GOLDBECK, JR. ESQUIRE

GOLDBECK, McCAFFERTY & MCKEEVER
A PROFESSIONAL CORPORATION
ATTORNEYS AT LAW
MELLON INDEPENDENCE CENTER SUITE 5000
701 Market Street
PHILADELPHIA, PA 19106-1532
(215) 627-1322 FAX (215) 627-7734

JOSEPH A. GOLDBECK, JR.
GARY E. McCAFFERTY
MICHAEL T. MCKEEVER

July 20, 2007

PROTHONOTARY OF CLEARFIELD COUNTY
Prothonotary of Clearfield County
230 E. Market Street
Clearfield, PA 16830

RE: BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES
2004-7

vs.
PATRICIA A. MARTELL

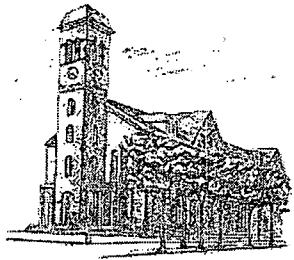
Dear Sir or Madam:

Kindly file the enclosed Certificate of Service. Thank you for your cooperation in this matter.

Very truly yours,


MICHAEL T. MCKEEVER

MTM
Enclosure



COPY

Clearfield County Office of the Prothonotary and Clerk of Courts

William A. Shaw
Prothonotary/Clerk of Courts

Jacki Kendrick
Deputy Prothonotary/Clerk of Courts

Bonnie Hudson
Administrative Assistant

David S. Ammerman
Solicitor

PO Box 549, Clearfield, PA 16830 ■ Phone: (814) 765-2641 Ext. 1330 ■ Fax: (814) 765-7659 ■ www.clearfieldco.org

07-302-CD

To: All concerned parties

We are returning the enclosed document(s) due to the lack of a sheriff's return being filed.

Please contact the Clearfield County Sheriff's Office to confirm the filing of a sheriff's return prior to resubmitting the documents(s).

Sincerely,

William A. Shaw
Prothonotary/Clerk of Courts

Enclosures

WAS(brh
cc: Clearfield County Sheriff

The Sheriff's Return
Showing the posting of the
property has not been filed.
Additionally, the Proof
of publication has not been
filed.

*① Need
both*

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY, PENNSYLVANIA

BANK OF NEW YORK AS TRUSTEE FOR
THE CERTIFICATEHOLDERS CWABS,
INC ASSET-BACKED CERTIFICATES,
SERIES 2004-7

CIVIL DIVISION

No. 2007-302-CD

vs.

PATRICIA MARTELL

Publication of Service

FILED ON BEHALF OF PLAINTIFF

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

COUNSEL OF RECORD FOR PLAINTIFF

Joseph A. Goldbeck, Jr., Esq.
Attorney I.D. #16132
GOLDBECK McCAFFERTY & MCKEEVER
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

FILED
M 11/27/07
OCT 10 2007
NOCC
WM
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT
OF COMMON PLEAS
CLEARFIELD COUNTY
CIVIL ACTION-LAW
No. 2007-302-CD
NOTICE OF ACTION
IN MORTGAGE FORECLOSURE
BANK OF NEW YORK
A TRUSTEE FOR THE
CERTIFICATEHOLDERS
CWABS, INC.
ASSET-BACKED
CERTIFICATES,
SERIES 2004-7,
Plaintiff
vs.
PATRICIA A. MARTELL,
Mortgagor and Real Owner,
Defendant

TO: PATRICIA A. MARTELL,
MORTGAGOR AND REAL OWNER,
DEFENDANT whose last
known address is P.O. Box 37,
Shawville, PA 16873.
THIS FIRM IS A DEBT COLLECTOR
AND WE ARE ATTEMPTING
TO COLLECT A DEBT OWED TO
OUR CLIENT. ANY INFORMATION
OBTAINED FROM YOU WILL BE
USED FOR THE PURPOSE OF
COLLECTING THE DEBT.

You are hereby notified that Plaintiff, BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2004-7, has filed a Mortgage Foreclosure Complaint endorsed with a notice to defend against you in the Court of Common Pleas of Clearfield County, Pennsylvania, docketed to No. 2007-302-CD, where Plaintiff seeks to foreclose on the mortgage secured on your property located, 23781 Shawville Frenchville Hwy., Frenchville, PA 16836, whereupon your property will be sold by the Sheriff of Clearfield County.

NOTICE

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

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

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

PENNSYLVANIA BAR ASSOC.
P.O. Box 186
Harrisburg, PA 17108
800-692-7375
KEYSTONE LEGAL SERVICES
211 1/2 E. Locust St.
Clearfield, PA 16830
814-765-9646
Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
Goldbeck McCafferty
& McKeever, PC
Suite 5000
Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-825-6411

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
: SS:
COUNTY OF CLEARFIELD :

On this 2nd day of August, A.D. 2007, before me, the subscriber, a Notary Public in and for said County and State, personally appeared Margaret E. Krebs, who being duly sworn according to law, deposes and says that she is the President of The Progressive Publishing Company, Inc., and Associate Publisher of The Progress, a daily newspaper published at Clearfield, in the County of Clearfield and State of Pennsylvania, and established April 5, 1913, and that the annexed is a true copy of a notice or advertisement published in said publication in

the regular issues of July 24, 2007.

And that the affiant is not interested in the subject matter of the notice or advertising, and that all of the allegations of this statement as to the time, place, and character of publication are true.

Margaret E. Krebs

Sworn and subscribed to before me the day and year aforesaid.

Cheryl J. Robison

Notary Public Clearfield, Pa.

My Commission Expires
October 31, 2007

COMMONWEALTH OF PENNSYLVANIA

Notarial Seal
Cheryl J. Robison, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires Oct. 31, 2007

Member, Pennsylvania Association Of Notaries

CA

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

No. 2007-302-CD

Plaintiff

vs.

PATRICIA MARTELL
Mortgagor and Record Owner
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant

ORDER

And now, on this 26 day of October, 2007, upon
consideration of Plaintiff's Motion to Compel Sheriff to Process Return of Service of plaintiff,
BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC
ASSET-BACKED CERTIFICATES, SERIES 2004-7 ("Plaintiff"), and any response thereto, it
is hereby

ORDERED and DECREED that the Sheriff of Clearfield County shall (i) file the return
of service with the Prothonotary, and (ii) send a copy of the return of service to Plaintiff's
counsel within five (5) days of the date of this Order.

BY THE COURT:

J.

FILED
11:38 AM
OCT 26 2007
ACC Atty Fein
ACC Sheriff
without memo
William A. Shaw
Prothonotary/Clerk of Courts
EWN

DATE: 10/26/07

You are responsible for serving all appropriate parties.

The Probationary's office has provided service to the following parties:

Plaintiff(s)

Plaintiff(s) Attorney

Other

Defendant(s)

Defendant(s) Attorney

Special Instructions:

FILED

OCT 26 2007

William A. Shaw
Prothonotary/Clerk of Courts

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
:
COUNTY OF CLEARFIELD :

On this 3rdth day of August AD 2007, before me, the subs
Public in and for said County and State, personally appeared Ga
Knaresboro editor of the Clearfield County Legal Journal of the C
Clearfield County, and that the annexed is a true copy of the not
advertisement published in said publication in the regular issues
August 3, 2007, Vol. 19, No. 31. And that all of the allegations
as to the time, place, and character of the publication are true.

Sworn and subscribed to

3 11
6 92015
9 11
be 11

Sharon J. Pusey
Notary Public
My Commission Expires

as
it

NOTARIAL SEAL
SHARON J. PUSEY, Notary Public
Houtzdale, Clearfield County, PA
My Commission Expires, April 7, 2011

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

You are hereby notified that Plaintiff,
BANK OF NEW YORK AS TRUSTEE FOR
THE CERTIFICATEHOLDERS CWABS,
INC. ASSET-BACKED CERTIFICATES,
SERIES 2004-7, has filed a Mortgage
Foreclosure Complaint endorsed with a
notice to defend against you in the Court of
Common Pleas of Clearfield County,
Pennsylvania, docketed to No. 2007-302-
CD, wherein Plaintiff seeks to foreclose on
the mortgage secured on your property
located, 23781 Shawville Frenchville Hwy.,
Frenchville, PA 16836, whereupon your
property will be sold by the Sheriff of
Clearfield County.

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

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

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

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

KEYSTONE LEGAL SERVICES, 211½
E. Locust St., Clearfield, PA 16830. 814-
765-9646.

Joseph A. Goldbeck, Jr., Attorney for
Plaintiff, Goldbeck, McCafferty & McKeever,
PC, Suite 5000, Mellon Independence
Center, 701 Market Street, Philadelphia, PA
19106-1532. 215-825-6411

IN THE COURT OF COMMON PLEAS
CLEARFIELD COUNTY
CIVIL ACTION - LAW
No. 2007-302-CD
NOTICE OF ACTION IN MORTGAGE
FORECLOSURE

BANK OF NEW YORK AS TRUSTEE
FOR THE CERTIFICATE HOLDERS
CWABS, INC ASSET-BACKED CERTIFI-
CATES, SERIES 2004-7, Plaintiff vs.
PATRICIA A. MARTELL, Mortgagor and
Real Owner, Defendant

TO: PATRICIA A. MARTELL,
MORTGAGOR AND REAL OWNER,
DEFENDANT whose last known address is
P.O. Box 37, Shawville, PA 16873.

THIS FIRM IS A DEBT COLLECTOR

William J. Mansfield Inc
The Woods Suite 1209
998 Old Eagle School Rd
Wayne PA 19087

GOLDBECK McCAFFERTY & McKEEVER
BY: DAVID FEIN, ESQUIRE
Attorney I.D. #82628
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

ATTORNEY FOR PLAINTIFF

FILED NO^{cc}
m 112:38/04
OCT 25 2007

BB William A. Shaw
Prothonotary/Clerk of Courts

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

No. 2007-302-CD

PATRICIA MARTELL
Mortgagor and Record Owner
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant

MOTION TO COMPEL SHERIFF TO PROCESS RETURN OF SERVICE

Plaintiff, BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7 (“Plaintiff”), by and through its attorneys, Goldbeck McCafferty & McKeever, moves this Honorable Court for an Order to Compel the Sheriff of Clearfield County to process the return of service:

1. On March 01, 2007 Plaintiff filed its Complaint in Mortgage Foreclosure.
2. On July 23, 2007, Plaintiff requested that the Sheriff of Clearfield County serve the complaint upon defendant, PATRICIA MARTELL (“Defendant”) pursuant to Court Order dated July 9, 2007.
3. To the best of Plaintiff’s knowledge, the Sheriff attempted service of the complaint.

4. Pursuant to Pa. R.C.P. No. 405(a), after service is attempted, the Sheriff shall make a return of service or a return of no service forthwith. (emphasis added).

5. Pursuant to Rule 405(e), the return of service or of no service shall be filed with the Prothonotary and mailed to the person requesting service to be made.

6. It has been two (2) months, yet the Sheriff has neither filed the return of service with the Prothonotary, nor mailed the return of service to Plaintiff.

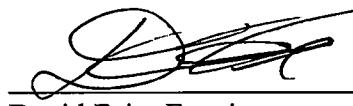
7. The Sheriff is not in compliance with Rule 405.

8. The Sheriff's delay has caused prejudice to Plaintiff, as Plaintiff has been unable to continue with this lawsuit.

WHEREFORE, Plaintiff respectfully requests that this Honorable Court enter an Order compelling the Sheriff to process the return of service.

Respectfully submitted,

GOLDBECK McCAFFERTY & McKEEVER



David Fein, Esquire
Attorney for Plaintiff

GOLDBECK McCAFFERTY & MCKEEVER
BY: DAVID FEIN, ESQUIRE
Attorney I.D. #82628
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

ATTORNEY FOR PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA MARTELL
Mortgagor and Record Owner
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY
No. 2007-302-CD

**PLAINTIFF'S MEMORANDUM OF LAW IN SUPPORT OF ITS
MOTION TO COMPEL SHERIFF TO PROCESS RETURN OF SERVICE**

I. FACTS

On March 01, 2007, Plaintiff filed its Complaint in Mortgage Foreclosure. On July 23, 2007, Plaintiff requested that the Sheriff of Clearfield County serve the complaint upon Defendant pursuant to Court Order dated July 9, 2007. To the best of Plaintiff's knowledge, the Sheriff attempted service of the complaint.

II. ARGUMENT

Pursuant to Pa. R.C.P. No. 405(a), after service is attempted, the Sheriff shall make a return of service or a return of no service forthwith. (emphasis added). Pursuant to Rule 405(e), the return of service or of no service shall be filed with the Prothonotary and mailed to the person requesting service to be made. It has been two (2) months, yet the Sheriff has neither filed the

return of service with the Prothonotary, nor mailed the return of service to Plaintiff. The Sheriff is not in compliance with Rule 405.

III. CONCLUSION

The Sheriff's delay has caused prejudice to Plaintiff, as Plaintiff has been unable to continue with this lawsuit. Plaintiff therefore requests that this Honorable Court enter an Order compelling the Sheriff to process the return of service.

Respectfully submitted,

GOLDBECK McCAFFERTY & McKEEVER



David Fein, Esquire
Attorney for Plaintiff

VERIFICATION

David Fein, Esquire, hereby states that he is the attorney for Plaintiff herein, and that all of the facts set forth within the attached Motion are true and correct to the best of his knowledge, information and belief. The undersigned understands that the foregoing statements are made subject to the penalties of 18 P.S. Section 4904.

GOLDBECK McCAFFERTY & McKEEVER

By:



David Fein, Esquire
Attorney for Plaintiff

GOLDBECK McCAFFERTY & McKEEVER
BY: DAVID FEIN, ESQUIRE
Attorney I.D. #82628
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322

ATTORNEY FOR PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
Mortgagor and Record Owner
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant

IN THE COURT OF COMMON PLEAS
OF Clearfield COUNTY

NO. 2007-302-CD

CERTIFICATE OF SERVICE

David Fein, Esquire, hereby certifies that he did serve true and correct copies of the
within Motion by first class mail, postage pre-paid upon the following on the date listed below:

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

OFFICE OF THE SHERIFF
Clearfield County
230 E. Market Street
Clearfield, PA 16830



David Fein, Esquire
Attorney for Plaintiff

Date: 10/24/07

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103019
NO: 07-302-CD
SERVICE # 1 OF 1
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: BANK OF NEW YORK As Trustee
vs.
DEFENDANT: PATRICIA A. MARTELL

SHERIFF RETURN

NOW, July 25, 2007 AT 8:58 AM POSTED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE & ORDER AT 23781 SHAWVILLE-FRENCHVILLE HWY., FRENCHVILLE, CLEARFIELD COUNTY, PENNSYLVANIA.

SERVED BY: DEHAVEN /

FILED
07/11/30 6pm
OCT 29 2007

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103019
NO: 07-302-CD
SERVICES 1
COMPLAINT IN MORTGAGE FORECLOSURE &

ORDER

PLAINTIFF: BANK OF NEW YORK As Trustee
vs.
DEFENDANT: PATRICIA A. MARTELL

SHERIFF RETURN

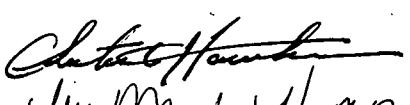
RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	GOLDBECK	302967	10.00
SHERIFF HAWKINS	GOLDBECK	302967	24.52

Sworn to Before Me This

____ Day of _____ 2007

So Answers,


My Marilyn Harris
Chester A. Hawkins
Sheriff

GOLDBECK McCAFFERTY & McKEEVER
A Professional Corporation
By: David Fein, Esquire
Attorney I.D. 82628
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
(215) 627-1322

ATTORNEY FOR PLAINTIFF

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant

IN THE COURT OF COMMON PLEAS

of Clearfield County

No. 2007-302-CD

AFFIDAVIT OF SERVICE

I hereby certify that a Court Order on the date of October 26, 2007 in the above captioned matter was served pursuant to Rule 440 by first class mail on the following parties on the date listed below:

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

PATRICIA MARTELL
P.O. Box 37
Shawville, PA 16873

SHERIFF OF CLEARFIELD COUNTY
Chester A. Hawkins
230 E. Market Street
Clearfield, PA 16830

FILED
NOV 07 2007
NOV 07 2007
William A. Shaw
Prothonotary/Clerk of Courts

I understand that false statements herein are made subject to the penalties of 18 Pa. C.S.A. §4904 relating to unsworn falsifications to authorities.

GOLDBECK, McCAFFERTY & McKEEVER

Date: 11/6/2007


David Fein, Esquire
Attorney for Plaintiff

In the Court of Common Pleas of Clearfield County

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA MARTELL
(Mortgagor(s) and Record Owner(s))
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

FILED

NOV 21 2007

mf:1:556

William A. Shaw

Prothonotary/Clerk of Courts

NOTICE TO DEF

No. 2007-302-CD

COPY TO ATT

PRAECIPE FOR JUDGMENT

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

Enter the Judgment in favor of Plaintiff and against PATRICIA MARTELL by default for want of an Answer.

Assess damages as follows:

Debt

\$50,086.52

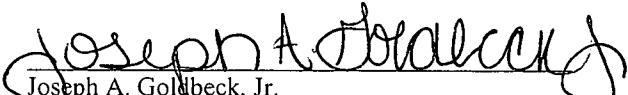
Interest from 11/21/2007 to Date of Sale

Total

(Assessment of Damages attached)

I CERTIFY THAT FOREGOING ASSESSMENT OF DAMAGES IS FOR SPECIFIED AMOUNTS ALLEGED TO
BE DUE IN THE COMPLAINT AND IS CALCULABLE AS A SUM CERTAIN FROM THE COMPLAINT.

I certify that written notice of the intention to file this praecipe was mailed or delivered to the party against whom judgment is to be entered and to his attorney of record, if any, after the default occurred and at least ten days prior to the date of the filing of this praecipe. A copy of the notice is attached. R.C.P. 237.1


Joseph A. Goldbeck, Jr.
Attorney for Plaintiff
I.D. #16132

AND NOW Nov. 21, 2007, Judgment is entered in favor of
BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7 and against PATRICIA MARTELL by default for want of an Answer and damages
assessed in the sum of \$50,086.52 as per the above certification.


Prothonotary

Rule of Civil Procedure No. 236 – Revised

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

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

No. 2007-302-CD

vs.

PATRICIA MARTELL
(**Mortgagors and Record Owner(s)**)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

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

NOTICE

Notice is given that a judgment in the above-captioned matter has been entered against you.

William Shaw
Prothonotary

By: 

Deputy

If you have any questions concerning the above, please contact:

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

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

DATE OF THIS NOTICE: November 1, 2007

TO:

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.
PATRICIA MARTELL
(Mortgagor(s) and Record Owner(s))
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

Term
No. 2007-302-CD

Defendant(s)

TO: **PATRICIA MARTELL**
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

IMPORTANT NOTICE

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

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

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

Joseph A. Goldbeck, Jr.
GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 – 701 Market Street.
Philadelphia, PA 19106 215-825-6318

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

DATE OF THIS NOTICE: November 1, 2007

TO:

PATRICIA A. MARTELL
P.O. Box 37
Shawville, PA 16873

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

In the Court of
Common Pleas
of Clearfield County

CIVIL ACTION - LAW

Action of
Mortgage Foreclosure

vs.
PATRICIA MARTELL
(Mortgagor(s) and Record Owner(s))
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Term
No. 2007-302-CD

Defendant(s)

TO: **PATRICIA A. MARTELL**
P.O. Box 37
Shawville, PA 16873

IMPORTANT NOTICE

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

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

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

Joseph A. Goldbeck, Jr

GOLDBECK McCAFFERTY & MCKEEVER
BY: Joseph A. Goldbeck, Jr., Esq.
Attorney for Plaintiff
Suite 5000 - 701 Market Street.
Philadelphia, PA 19106 215-825-6318

VERIFICATION OF NON-MILITARY SERVICE

The undersigned, as the representative for the Plaintiff corporation within named do hereby verify that I am authorized to make this verification on behalf of the Plaintiff corporation and that the facts set forth in the foregoing verification of Non-Military Service are true and correct to the best of my knowledge, information and belief. I understand that false statements therein are made subject to penalties of 18 Pa. C.S. 4904 relating to unsworn falsification to authorities.

1. That the above named Defendant, PATRICIA MARTELL, is about unknown years of age, that Defendant's last known residence is 23781 Shawville-Frenchville Highway, Frenchville, PA 16836, and is engaged in the unknown business located at unknown address.

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

Date: 11/20/07

Joseph A. Oldreick Jr.

GOLDBECK McCAFFERTY & McKEEVER
BY: Joseph A. Goldbeck, Jr.
Attorney I.D. #16132
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106
215-627-1322
Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
(Mortgagor(s) and Record owner(s))
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

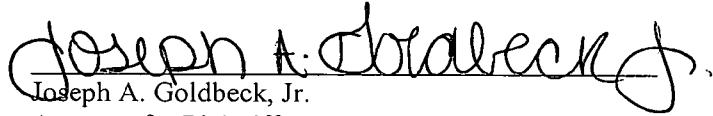
CIVIL ACTION LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-302-CD

ORDER FOR JUDGMENT

Please enter Judgment in favor of BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, and against
PATRICIA MARTELL for failure to file an Answer in the above action within (20) days (or sixty (60) days if
defendant is the United States of America) from the date of service of the Complaint, in the sum of \$50,086.52.


Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

I hereby certify that the above names are correct and that the precise residence address of the judgment
creditor is BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC
ASSET-BACKED CERTIFICATES, SERIES 2004-7 7105 Corporate Drive PTX B-35 Plano, TX 75024-3632
and that the name(s) and last known address(es) of the Defendant(s) is/are PATRICIA MARTELL, 23781
Shawville-Frenchville Highway Frenchville, PA 16836;


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

ASSESSMENT OF DAMAGES

TO THE PROTHONOTARY:

Kindly assess the damages in this case to be as follows:

Principal Balance	\$36,893.45
Interest from 05/01/2005 through 11/20/2007	\$9,321.32
Reasonable Attorney's Fee	\$2,000.00
Late Charges	\$482.69
Costs of Suit and Title Search	\$900.00
Escrow Payments Due 9 X \$54.34	\$489.06
<hr/>	
	\$50,086.52

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

AND NOW, this day of , 2007 damages are assessed as above.

Pro Prothy

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA MARTELL
Mortgagor(s) and Record Owner(s)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Clearfield County

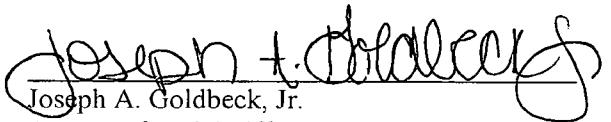
CIVIL ACTION - LAW

ACTION OF
MORTGAGE FORECLOSURE

NO. 2007-302-CD

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I, Joseph A. Goldbeck, Jr., Esquire hereby certify that I am the attorney of record for the Plaintiff in this action, and I further certify that this property is subject to Act 91 of 1983 and the Plaintiff has complied with all the provisions of the Act.


Joseph A. Goldbeck, Jr.
Attorney for plaintiff

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

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

FILED

NOV 21 2007

11/21/07

William A. Shaw
Prothonotary/Clerk of Courts

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BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA MARTELL
Mortgagor(s) and Record Owner(s)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-302-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due \$50,086.52

Interest from
11/21/2007 to Date of
Sale at 9.8800%

(Costs to be added)

Prothonotary costs \$ 132.00

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

Term
No. 2007-302-CD
IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTELL
(Mortgagor(s) and Record Owner(s))
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading form the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading form Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE,
PA 16836

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

In the Court of Common Pleas of
Clearfield County

No. 2007-302-CD

PATRICIA MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 23781 Shawville Frenchville Hwy Frenchville, PA 16836

See Exhibit "A" attached

AMOUNT DUE \$50,086.52

Interest From 11/21/2007
Through Date of Sale

(Costs to be added)

Prothonotary costs \$132.00

Dated: Nov, 21, 2009

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy Walter

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

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Containing 0.488 acre.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE, PA 16836

Term
No. 2007-302-CD

IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTELL

Mortagor(s)

23781 Shawville Frenchville Hwy Frenchville, PA 16836

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$50,086.52
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
(**Mortgagor(s) and Record Owner(s)**)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-302-CD

AFFIDAVIT PURSUANT TO RULE 3129

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

Mortgage Electronic Registration Systems, Inc.
c/o Francis S. Hallinan, Esquire
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
P.O. BOX 2026
Flint, MI 48501-2026

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

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

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

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

TENANTS/OCCUPANTS
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

(attach separate sheet if more space is needed)

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

DATED: November 20, 2007


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

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

Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
Mortgagor(s) and Record Owner(s)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS
of Clearfield County
CIVIL ACTION - LAW
ACTION OF MORTGAGE FORECLOSURE
No. 2007-302-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$50,086.52

Interest from
11/21/2007 to Date of
Sale at 9.8800%

(Costs to be added)

Prothonotary costs

152.00

Michael T. McKeever
GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney for Plaintiff

FILED
11/06/07
FEB 07 2008
w/prop. desc.
to Sheriff (6K)

William A. Shaw
Prothonotary/Clerk of Courts
Atty pd. 20.00

Term
No. 2007-302-CD
IN THE COURT OF COMMON PLEAS

**BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7**

vs.

PATRICIA MARTELL
(Mortgagor(s) and Record Owner(s))
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Michael T. McKeever
Attorney for Plaintiff

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

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BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading form the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading form Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE,
PA 16836

Goldbeck McCafferty & McKeever
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
(**Mortgagor(s) and Record Owner(s)**)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-302-CD

AFFIDAVIT PURSUANT TO RULE 3129

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

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1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement

Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
P.O. BOX 2026
Flint, MI 48501-2026

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

MERS, INC
8201 GREENSBORO DRIVE, STE 350
MCLEAN, VA 22102

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

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

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

TENANTS/OCCUPANTS
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

(attach separate sheet if more space is needed)

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

DATED: February 6, 2008


GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

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

COPY

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

In the Court of Common Pleas of
Clearfield County

No. 2007-302-CD

PATRICIA MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 23781 Shawville Frenchville Hwy Frenchville, PA 16836

See Exhibit "A" attached

AMOUNT DUE	\$50,086.52
------------	-------------

Interest From 11/21/2007
Through Date of Sale

(Costs to be added)

Prothonotary costs 152.00

Dated: 2/7/08

Willie Shaver
Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy _____

Term
No. 2007-302-CD

IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTELL

Mortgagor(s)

23781 Shawville Frenchville Hwy Frenchville, PA 16836

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$50,086.52
INTEREST from	\$ _____
COSTS PAID:	
PROTHY	\$ 152.00
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Michael T. McKeever
Attorney for Plaintiff

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

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Containing 0.488 acre.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE, PA 16836

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

CWD-7417
CF: 03/01/2007
SD: 02/01/2008
\$50,086.52

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
Mortgagor(s) and
Record Owner(s)

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

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

Term
No. 2007-302-CD

FILED NO
3/11/2008
JAN 10 2008
WAP
cc

William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Joseph A. Goldbeck, Jr., Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

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

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER. *Per Cindy @ S.O.*
 Premises was posted by Sheriff's Office/competent adult (copy of return attached). *12/31/07.*
 Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
 Certified Mail & ordinary mail by Joseph A. Goldbeck, Jr. (original receipt(s) for Certified Mail attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Joseph A. Goldbeck, Jr., Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

Joseph A. Goldbeck, Jr.
BY: Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

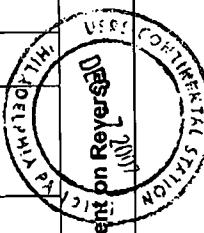
Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:		Affix Stamp Here (if issued as a certificate of mailing, or for additional copies of this bill)		Postmark and Date of Receipt	
Article Number	Address (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Ad If R
1.	MARTELL, PATRICIA 23781 Shawville-Frenchville Highway Frenchville, PA 16836				
2.	Mortgage Electronic Registration Systems, Inc. c/o Francis S. Hallinan, Esquire 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103				
3.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830				
4.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675				
5.	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 Flint, MI 48501-2026				
6.	TENANTS OCCUPANTS 23781 Shawville Frenchville Hwy				
7.	MARTELL, PATRICIA P.O. Box 37 Shawville, PA 16873				
8.					
Total Number of Pieces Listed by Sender	7	Total Number of Pieces Received at Post Office		Postmaster, Per (Name of receiving employee)	See Privacy Act Statement on Reverse side

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

CWD-7417 Sale Date:

PATRICIA MARTELL



See Privacy Act Statement on Reverse side

Complete by Typewriter, Ink, or Ball Point Pen

SOLD BECK
SUITE 5000
101 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:

- Certified
- Recorded Delivery (International)
- COD
- Registered
- Delivery Confirmation
- Return Receipt for Merchandise
- Express Mail
- Signature Confirmation
- Insured

Affix Stamp
(If issued a
certificate
or for addit
of this bill)

Fee

Postmaster
Date of

Fee

SH

RD

RR

Fee

Form 3877
Domestic USPS Firm Mailing Book

Name and Address of Sender: **JOSEPH A GOLDBECK JR
MELLON INDEPENDENCE CENT
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106** Permit Number **Ascent - MAC v7.20.7.20.I** Sequence Number **1689A**

Piece ID	Article #	Delivery Address Addressee Name	SS Type	Fee	Postage	Value Insur./Register	Sender Due	Charges Total
PHFA1667SP3-4	71114342363000221468	FORD, STACY 1376 Sanger Street Philadelphia, PA 19124	C RRE	2.65 0.85	0.41			3.91
CWD7417PM2-1	71114342363000221475	MARTELL, PATRICIA 23981 Shawville-Frenchville Hig Frenchville, PA 16836	C RRE	2.65 0.85	0.41			3.91
CWD7417PM2-1.071114342363000221482	71114342363000221482	MARTELL, PATRICIA P.O. Box 37 Shawville, PA 16873	C RRE	2.65 0.85	0.41			3.91
57324ST3-4	71114342363000221499	TORPEY, SEAN R. 9180 Ellie Drive Philadelphia, PA 19114	C RRE	2.65 0.85	0.41			3.91
57324ST3-4.01	71114342363000221505	TORPEY, SEAN R. 447 Pensdale Street Philadelphia, PA 19128	C RRE	2.65 0.85	0.41			3.91
57591-HP	71114342363000221512	PRESCOTT JR., HENRY T. 552 Mason Drive New Castle, DE 19720	C RRE	2.65 0.85	0.41			3.91
57591HP3-4	71114342363000221529	PRESCOTT JR., HENRY T. 1924 West Ruscomb Street Philadelphia, PA 19141	C RRE	2.65 0.85	0.41			3.91
WM1121RM3-4	71114342363000221536	MANKIN, ROBERT 359 Winton Street Philadelphia, PA 19145	C RRE	2.65 0.85	0.41			3.91

Page Totals:	8	28.00	3.28	31.28
Cumulative Totals:	24	84.00	9.84	93.84



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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC. ASSET-
BACKED CERTIFICATES, SERIES 2004-7

Plaintiff

*
*
*
*
*

NO. 07-302-CD

vs.
PATRICIA A. MARTELL,
Defendant

ORDER

NOW, this 9th day of July, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant **PATRICIA A. MARTELL** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to PO Box 37, Shawville, PA 16873;
3. By certified mail, return receipt requested to PO Box 37, Shawville,
PA 16873;
4. By posting the mortgaged premises known in this herein action as
23781 Shawville-Frenchville Highway, Frenchville, PA 16836.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 10 2007

Attest,

William J. Ammerman
Prothonotary/
Clerk of Courts

GOLDBECK McCAFFERTY & McKEEVER

BY: Joseph A. Goldbeck, Jr.

Attorney I.D.#16132

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA MARTELL
Mortgagor(s) and Record Owner(s)

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2007-302-CD

SUPPLEMENTAL AFFIDAVIT PURSUANT TO RULE 3129

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, Plaintiff in the above action, by its attorney, Joseph A. Goldbeck, Jr., Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
P.O. BOX 2026
Flint, MI 48501-2026

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

Mortgage Electronic Registration Systems, Inc.
c/o Francis S. Hallinan, Esquire
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

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

MERS, INC
8201 GREENSBORO DRIVE, STE 350
MCLEAN, VA 22102

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

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

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

TENANTS/OCCUPANTS
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

(attach separate sheet if more space is needed)

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

DATED: January 7, 2008


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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20693

NO. 07-302-CD

PLAINTIFF: BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7

vs.

DEFENDANT: PATRICIA MARTELL

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 11/21/2007

LEVY TAKEN 12/31/2007 @ 9:39 AM

POSTED 12/31/2008 @ 9:39 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 3/14/2008

DATE DEED FILED **NOT SOLD**

DETAILS

1/4/2008 @ SERVED PATRICIA MARTELL

SERVED PATRICIA MARTELL, DEFENDANT, BY MAIL PER COURT ORDER TO 23781 SHAWVILLE-FRENCHVILLE HWY, P. O. BOX 37, FRENCHVILLE, PA 16836, CERT #70060810000145073626. CERT & REG MAIL RETURNED UNCLAIMED 1/10/07.

@ SERVED

NOW, MARCH 14, 2008 RETURN WRIT AS UNEXECUTED PER SHERIFF HAWKINS. THERE WAS NO REPRESENTATION FOR THE PLAINTIFF AT THE SHERIFF SALE.

FILED
01/06/2008
MAR 14 2008
LM

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20693

NO: 07-302-CD

PLAINTIFF: BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7

vs.

DEFENDANT: PATRICIA MARTELL

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$176.40

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

Chester A. Hawkins
by Amher Bitter Augheral
Chester A. Hawkins
Sheriff

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

In the Court of Common Pleas of
Clearfield County

No. 2007-302-CD

PATRICIA MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 23781 Shawville Frenchville Hwy Frenchville, PA 16836

See Exhibit "A" attached

AMOUNT DUE	<u>\$50,086.52</u>
------------	--------------------

Interest From 11/21/2007
Through Date of Sale

(Costs to be added)

Prothonotary costs \$132.00

Dated: Nov. 21, 2007

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy Walter

Received this writ this 21st day
of November A.D. 2007
At 3:00 A.M. (P.M.)

Charles A. Stawels
Sheriff by Captain Butcher-Augmented

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading form the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading form Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE, PA 16836

Term
No. 2007-302-CD

IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTELL

Mortagor(s)
23781 Shawville Frenchville Hwy Frenchville, PA 16836

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$50,086.52
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ _____
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Joseph A. Goldbeck, Jr.
Attorney for Plaintiff

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

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME PATRICIA MARTELL

NO. 07-302-CD

NOW, March 14, 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 Patricia Martell to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	15.00	DEBT-AMOUNT DUE	50,086.52
SERVICE	15.00	INTEREST @ 13.5600	0.00
MILEAGE		FROM TO	
LEVY	15.00	ATTORNEY FEES	
MILEAGE	15.52	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	10.88	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE		ESCROW DEFICIENCY	
DEED		PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID/SETTLEMENT AMOUNT		TOTAL DEBT AND INTEREST	\$50,106.52
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	379.78
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	
CONTINUED SALES		TAXES - TAX CLAIM	
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$176.40	LIEN SEARCH	100.00
		ACKNOWLEDGEMENT	
ACKNOWLEDGEMENT		DEED COSTS	0.00
REGISTER & RECORDER		SHERIFF COSTS	176.40
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	180.00
TOTAL DEED COSTS	\$0.00	PROTHONOTARY	132.00
		MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	
		TOTAL COSTS	\$1,008.18

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

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC. ASSET-
BACKED CERTIFICATES, SERIES 2004-7

Plaintiff

vs.

PATRICIA A. MARTELL,

Defendant

COPY

* NO. 07-302-CD
*
*
*
*

O R D E R

NOW, this 9th day of July, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant **PATRICIA A. MARTELL** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to PO Box 37, Shawville, PA 16873;
3. By certified mail, return receipt requested to PO Box 37, Shawville,
PA 16873;
4. By posting the mortgaged premises known in this herein action as
23781 Shawville-Frenchville Highway, Frenchville, PA 16836.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 10 2007

Attest.



William A. Ammerman
Prothonotary/
Clerk of Courts

CHESTER A. HAWKINS
SHERIFF

COURTHOUSE
1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



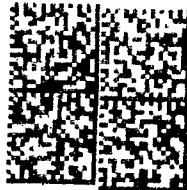
016H16505405

\$ 00.580

01/04/2008

Mailed From 16830
US POSTAGE

Master



[Large, illegible black ink smudge or stamp partially obscures the address block.]

PATRICIA MARTELL
23781 SHAWVILLE FRENCHVILLE HWY
P.O. BOX 37
FRENCHVILLE, PA 16836



CHESTER A. HAWKINS
SHERIFF

1 NORTH SECOND STREET, SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

7006 0810 0001 4507 3626



Hasler

\$05.38
01/04/2008

Mailed From 16830
US POSTAGE

016H16505405

UNABLE TO FORWARD
TO RETURNED
TO SENDER

PATRICIA MARIE JELI
23781 SHAWVILLE FRENCHVILLE HWY
P. O. BOX 37
FRENCHVILLE, PA 16836

**U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT**
(*Domestic Mail Only; No Insurance Coverage Provided*)

For delivery information visit our website at www.usps.com

OFFICIAL USE

4507

Postage	\$.58
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	

Total Postage & Fees	\$ 5.38
----------------------	---------

Send To

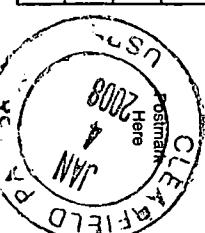
PATRICIA MARTELL

23781 SHAWVILLE FRENCHVILLE HWY

Street, Apt. No.,
or P.O. Box No.

P. O. BOX 37

CITY, STATE, ZIP+4





COMPLETE THIS SECTION ON DELIVERY

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

PATRICIA MARTELL
23781 SHAWVILLE FRENCHVILLE HWY
P. O. BOX 37
FRENCHVILLE, PA 16836

A. Signature	<input checked="" type="checkbox"/> Agent
	<input type="checkbox"/> Addressee
B. Received by (Printed Name)	C. Date of Delivery
D. Is delivery address different from item 1? If YES, enter delivery address below: <input type="checkbox"/> Yes <input type="checkbox"/> No	

3. Service Type

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee)

Yes

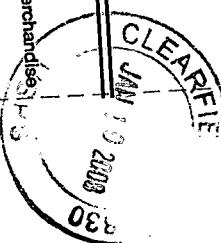
2. Article Number
(Transfer from service label)

7006 0810 0001 4507 3626

Domestic Return Receipt

102595-02-M-1540

PS Form 3811, February 2004



GOLDBECK McCAFFERTY & McKEEVER

BY: Michael T. McKeever

Attorney I.D.#56129

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7.

7105 Corporate Drive

PTX B-35

Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA MARTELL

Mortgagor(s) and

Record Owner(s)

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 2007-302-CD

FILED No CC.

APR 11 2008

APR 9 2008

William A. Shaw
Prothonotary/Clerk of Courts

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Michael T. McKeever, Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

() Personal Service by the Sheriff's Office/competent adult (copy of return attached).
() Certified mail by Michael T. McKeever (original green Postal return receipt attached).
 Certified mail by Sheriff's Office. *Per Cindy @ 80. 311108.*
() Ordinary mail by Michael T. McKeever, Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
() Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
() Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

() Premises was posted by Sheriff's Office/competent adult (copy of return attached).
() Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
() Certified Mail & ordinary mail by Michael T. McKeever (original receipt(s) for Certified Mail attached).

() Published in accordance with court order (copy of publication attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Michael T. McKeever, Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

Michael T. McKeever

BY: Michael T. McKeever

Attorney for Plaintiff

Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:

- Certified
- COD
- Delivery Confirmation
- Express Mail
- Insured
- Registered
- Return Receipt for Merchandise
- Signature Confirmation

Affix Stamp Here
 (If issued as a
 certificate of mailing,
 or for additional copies
 of this bill)

Postmark and
 Date of Receipt



Article Number	Recipient (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge
1.	MARTELL, PATRICIA 23781 Shawville-Frenchville Highway Frenchville, PA 16836			
2.	Mortgage Electronic Registration Systems, Inc. c/o Francis S. Hallinan, Esquire 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103			
3.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675			
4.	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 Flint, MI 48501-2026			
5.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830			
6.	MERS, INC 8201 GREENSBORO DRIVE, STE 350 MCLEAN, VA 22102			
7.	TENANTS/OCCUPANTS 23781 Shawville Frenchville Hwy Frenchville, PA 16836			
8.				

Postmaster, Per (Name of receiving employee)

Received at Post Office
 [Signature]

See Privacy Act Statement on Reverse

Complete by Typewriter, Ink, or Ball Point Pen

Sale Date:

CWD-7417 Clearfield County

PATRICIA MARTELL

Name and Address of Sender
DID BECK
SUITE 5000
MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:

- Certified
- Recorded Delivery (International)
- COD
- Registered
- Delivery Confirmation
- Return Receipt for Merchandise
- Express Mail
- Signature Confirmation
- Insured

Article Number

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC
3300 SW 34TH AVENUE
SUITE 101 OCALA, FL 34474



RR
Fee

UNITED STATES POSTAGE
PAID
PITNEY BOWES

\$ 01.050

APR 01 2008

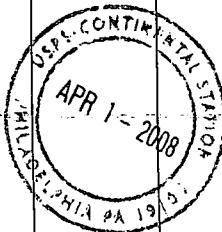
MAILED FROM ZIP CODE 19106

Affix Stamp Here
(If issued as a
certificate of mailing,
or for additional copies
of this bill)
Postmark and
Date of Receipt

Postage

Fee

Handling
Charge



3

4

5

6

7

8

Total Number of Pieces
Received at Post Office

Postmaster, Per (Name of receiving employee)

See Privacy Act Statement on Reverse

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

CWD-7417 Clearfield County

Sale Date: 05/02/2008

PATRICIA MARTELL

Form 3877
Domestic USPS Firm Mailing Book

10
Name and Address of Sender: **JOSEPH A GOLDBECK JR.
MELLON INDEPENDENCE CENT
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106** Permit Number **Ascent - MAC v7.20.7.20.I** Sequence Number **2011A**

Piece ID	Article #	Delivery Address Addressee Name	SS Type	Fee	Postage	Value	Sender	Charges
						Insur./Register	Due	Total
58210CW6-13.0371114342363000276697		CLARENCE R. WALTERS, JR. P.O. BOX 135 MANNS CHOICE, PA 15550	C RRE	2.65 0.85	0.41			3.91
CWD7417PM5-2	71114342363000276703	FIRST UNION NATIONAL 1235 S. Broad Street, 7th Floor Philadelphia, PA 19109	C RRE	2.65 0.85	0.41			3.91
CWD7417PM5-2.071114342363000276710		MARTELL, PATRICIA P.O. Box 37 Shawville, PA 16873	C RRE	2.65 0.85	0.41			3.91
57922KB4-14	71114342363000276727	BENNETT, KAREN a/k/a KAREN L. K C 1510 River Haven Lane Birmingham, AL 35244	C RRE	2.65 0.85	0.41			3.91
57922KB4-14.0171114342363000276734		BENNETT, KAREN a/k/a KAREN L. K C 104 Moffett Run Road Aliquippa, PA 15001	C RRE	2.65 0.85	0.41			3.91
59746WH4-14	71114342363000276741	HOLCOMB, WILLIAM J. 309 Boyd Avenue Beaver Falls, PA 15010	C RRE	2.65 0.85	0.41			3.91
59746KH4-14	71114342363000276758	HOLCOMB, KIMBERLY A. 309 Boyd Avenue Beaver Falls, PA 15010	C RRE	2.65 0.85	0.41			3.91
58909BH4-14	71114342363000276765	HANNA, BRYAN J. 170 Cherry Run Rouseville, PA 16344	C RRE	2.65 0.85	0.41			3.91
Page Totals:	8			28.00	3.28			31.28
Cumulative Totals:	24			84.00	9.84			93.84

Page 3



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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC. ASSET-
BACKED CERTIFICATES, SERIES 2004-7

Plaintiff

vs.

PATRICIA A. MARTELL,

Defendant

* NO. 07-302-CD

O R D E R

NOW, this 9th day of July, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant **PATRICIA A. MARTELL** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to PO Box 37, Shawville, PA 16873;
3. By certified mail, return receipt requested to PO Box 37, Shawville,
PA 16873;
4. By posting the mortgaged premises known in this herein action as
23781 Shawville-Frenchville Highway, Frenchville, PA 16836.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 10 2007

Attest,


William J. Ammerman
Prothonotary/
Clerk of Courts

GOLDBECK McCAFFERTY & McKEEVER

BY: Michael T. McKeever

Attorney I.D.#56129

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA MARTELL
Mortgagor(s) and Record Owner(s)

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2007-302-CD

SUPPLEMENTAL AFFIDAVIT PURSUANT TO RULE 3129

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
P.O. BOX 2026
Flint, MI 48501-2026

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
3300 SW 34TH AVENUE
SUITE 101
OCALA, FL 34474

Mortgage Electronic Registration Systems, Inc.
c/o Francis S. Hallinan, Esquire
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

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

MERS, INC
8201 GREENSBORO DRIVE, STE 350
MCLEAN, VA 22102

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

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

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

TENANTS/OCCUPANTS
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

(attach separate sheet if more space is needed)

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

DATED: April 8, 2008

Michael T. McKeever
GOLDBECK McCAFFERTY & MCKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20730
NO: 07-302-CD

PLAINTIFF: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7

VS.

DEFENDANT: PATRICIA MARTELL

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 2/7/2008

LEVY TAKEN 2/21/2008 @ 9:37 AM

POSTED 2/21/2008 @ 9:37 AM

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 8/21/2008

DATE DEED FILED NOT SOLD

FILED
01/11/2008
AUG 21 2008

William A. Shaw
Prothonotary/Clerk of Courts

60

DETAILS

@ SERVED PATRICIA MARTELL

DEPUTIES UNABLE TO SERVE PATRICIA MARTELL, DEFENDANT, AT 23781 SHAWVILLE-FRENCHVILLE HIGHWAY, FRENCHVILLE, CLARFIELD COUNTY, PENNSYLVANIA THE RESIDENCE WAS EMPTY.

3/1/2008 @ SERVED PATRICIA A. MARTELL

SERVED PATRICIA MARTELL, DEFENDANT, AT P. O. BOX 37 FORWARDED TO 84 HIGH STREET, CLEARFIELD, PENNSYLVANIA PER COURT ORDER. CERT #7006081000145073732 SIGNED FOR BY AMBER GOODROW.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

@ SERVED

NOW, MAY 1, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR MAY 2, 2008 TO JUNE 6, 2008.

@ SERVED

NOW, JUNE 2, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO POSTPONE THE SHERIFF SALE SCHEDULED FOR JUNE 6, 2008 TO JULY 11, 2008.

@ SERVED

NOW, JULY 11, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE SCHEDULED FOR JULY 11, 2008.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20730
NO: 07-302-CD

PLAINTIFF: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIRFICATES, SERIES 2004-7

vs.

DEFENDANT: PATRICIA MARTELL

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$214.80

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

Chester A. Hawkins
by Amilia Butler, Deputy Sheriff
Chester A. Hawkins
Sheriff

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

In the Court of Common Pleas of
Clearfield County

vs.

No. 2007-302-CD

PATRICIA MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 23781 Shawville Frenchville Hwy Frenchville, PA 16836

See Exhibit "A" attached

AMOUNT DUE \$50,086.52

Interest From 11/21/2007
Through Date of Sale

(Costs to be added)

Prothonotary costs

152-00

Dated: 2/7/08

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

~~Deputy~~ _____

Received this writ this 7th day
of February A.D. 2008
At 1:00 A.M./P.M.

Chesster A. Hawkins
Sheriff by Cynthia Butler - Aughenday

Term
No. 2007-302-CD

IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTELL

Mortagor(s)

23781 Shawville Frenchville Hwy Frenchville, PA 16836

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$50,086.52
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ 152.00
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____

Office of Judicial Support

Judg. Fee

Cr.

Sat.

Michael T. McKeever
Attorney for Plaintiff

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

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading form the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading form Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE, PA 16836

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME PATRICIA MARTELL

NO. 07-302-CD

NOW, August 21, 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 Patricia Martell to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	6.06
LEVY	15.00
MILEAGE	6.06
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	12.68
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID/SETTLEMENT AMOUNT	
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	40.00
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$214.80

DEED COSTS:

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

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	50,086.52
INTEREST @	0.00
FROM 11/21/2007 TO	
ATTORNEY FEES	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	
SATISFACTION FEE	20.00
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$50,106.52
COSTS:	
ADVERTISING	379.78
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	200.00
ACKNOWLEDGEMENT	
DEED COSTS	0.00
SHERIFF COSTS	214.80
LEGAL JOURNAL COSTS	90.00
PROTHONOTARY	152.00
MORTGAGE SEARCH	80.00
MUNICIPAL LIEN	
TOTAL COSTS	\$1,116.58

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

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC. ASSET-
BACKED CERTIFICATES, SERIES 2004-7
Plaintiff

vs.
PATRICIA A. MARTELL
Defendant

NO. 07-302-CD

ORDER

NOW, this 9th day of July, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant PATRICIA A. MARTELL by

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to PO Box 37, Shawville, PA 16873;
3. By certified mail, return receipt requested to PO Box 37, Shawville,
PA 16873;
4. By posting the mortgaged premises known in this herein action as
23781 Shawville-Frenchville Highway, Frenchville, PA 16836.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,

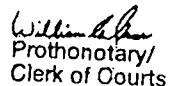
/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 10 2007

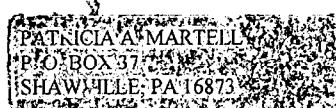
Attest.


William L. Ammerman
Prothonotary/
Clerk of Courts

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:



2. Article Number

(Transfer from service label)

7006 0810 0001-4507 3732

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X. Amber Goodrow

 Agent
 Addressee

B. Received by (Printed Name)

Amber Goodrow

M
U
L
I
P

C. Date of Delivery

D. Is delivery address different from item 1? YesIf YES, enter delivery address below: No

84 H: 9st
Clearfield PA 16832

3. Service Type

<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Express Mail
<input type="checkbox"/> Registered	<input type="checkbox"/> Return Receipt for Merchandise
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> C.O.D.

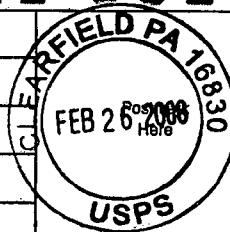
4. Restricted Delivery? (Extra Fee)

 Yes

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com**OFFICIAL USE**

7006	Postage	\$ 58
0810	Certified Fee	
0001	Return Receipt Fee (Endorsement Required)	
4507	Restricted Delivery Fee (Endorsement Required)	
7322	Total Postage & Fees	\$ 5.38



7006	Sent To
0810	PATRICIA A. MARTELL
0001	P.O. BOX 37145
4507	SHAWVILLE, PA 16873

PS Form 3800, June 2002

See Reverse for Instructions

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

May 1, 2008

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

Clearfield

BOOK WRIT

RE: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC
ASSET-BACKED CERTIFICATES, SERIES 2004-7
vs.
PATRICIA MARTELL
Term No. 2007-302-CD

Property address:

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

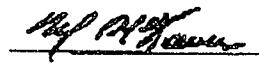
Sheriff's Sale Date: May 02, 2008

Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for May 02, 2008 to June 06, 2008.

Thank you for your cooperation.

Very truly yours,


Michael T. McKeever

MTM/jlb

cc: Carmen Campbell
COUNTRYWIDE HOME LOANS INC.
Acct. #56686300

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

June 2, 2008

Clearfield

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

BOOK WRIT

RE: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC
ASSET-BACKED CERTIFICATES, SERIES 2004-7
vs.
PATRICIA MARTELL
Term No. 2007-302-CD

Property address:

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Sheriff's Sale Date: June 06, 2008

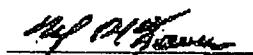
Dear Sir/Madam:

Kindly postpone the above-captioned Sheriff's Sale scheduled for June 06, 2008 to July 11, 2008.

This is a second postponement as allowed pursuant to Pa. R.C.P 3129.3(b) amended effective January 1, 2007.

Thank you for your cooperation.

Very truly yours,



Michael T. McKeever

MTM/jlb

cc: Carmen Campbell
COUNTRYWIDE HOME LOANS INC.
Acct. #56666300

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

July 11, 2008

Chester A. Hawkins
SHERIFF OF CLEARFIELD COUNTY
 Sheriff's Office
 230 E. Market Street
 Clearfield, PA 16830
 FAX: 814-226-9824

Clearfield

BOOK WRIT

RE: **BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC**
ASSET-BACKED CERTIFICATES, SERIES 2004-7
 vs.
PATRICIA MARTELL
 Term No. 2007-302-CD

Property address:

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

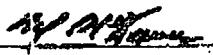
Sheriff's Sale Date: July 11, 2008

Dear Sir/Madam:

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

Thank you for your cooperation.

Very truly yours,


MICHAEL T. MCKEEVER

MTM/jb

cc: Carmen Campbell
 COUNTRYWIDE HOME LOANS INC.
 Acct. #56666300

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

Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

FILED *(r2)*

OCT 14 2008
M/12:50p

William A. Shaw

Prothonotary/Clerk of Courts

sent to Atty
w/wnit &

6 wnts
to
SHFC

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
Mortgagor(s) and Record Owner(s)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

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

No. 2007-302-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due	\$50,086.52
Interest from 11/21/2007 to Date of Sale at 9.8800%	
(Costs to be added)	

Prothonotary costs 152--

Michael T. McKeever
GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney for Plaintiff

Term
No. 2007-302-CD
IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTELL

(Mortagor(s) and Record Owner(s))
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Michael T. McKeever
Attorney for Plaintiff

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

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading form the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading form Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE,
PA 16836

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

In the Court of Common Pleas of
Clearfield County

No. 2007-302-CD

PATRICIA MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 23781 Shawville Frenchville Hwy Frenchville, PA 16836

See Exhibit "A" attached

AMOUNT DUE	<u>\$50,086.52</u>
------------	--------------------

Interest From 11/21/2007
Through Date of Sale

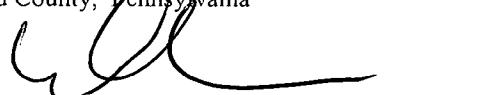
(Costs to be added)

Prothonotary costs 152.00

Dated: Oct. 14, 2008

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy



Term
No. 2007-302-CD

IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTEL

Mortagor(s)
23781 Shawville Frenchville Hwy Frenchville, PA 16836

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT INTEREST from	\$50,086.52
COSTS PAID:	\$
PROTHY	\$
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY Office of Judicial Support	\$
Judg. Fee	
Cr.	
Sat.	

Michael T. McKeever
Attorney for Plaintiff

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

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Containing 0.488 acre.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE, PA 16836

Goldbeck McCafferty & McKeever
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
(**Mortgagor(s) and Record Owner(s)**)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-302-CD

AFFIDAVIT PURSUANT TO RULE 3129

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date of the praecipe for the writ of execution was filed the following information concerning the real property located at:

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
P.O. BOX 2026
Flint, MI 48501-2026

Mortgage Electronic Registration Systems, Inc.
c/o Francis S. Hallinan, Esquire

1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
3300 SW 34TH AVENUE
SUITE 101
OCALA, FL 34474

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

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

MERS, INC
8201 GREENSBORO DRIVE, STE 350
MCLEAN, VA 22102

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

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

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

TENANTS/OCCUPANTS
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

(attach separate sheet if more space is needed)

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

DATED: October 13, 2008


GOLDBECK McCAFFERTY & MCKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

Michael T. McKeever
Attorney I.D. #56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
Mortgagor(s) and Record Owner(s)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF
COMMON PLEAS

of Clearfield County

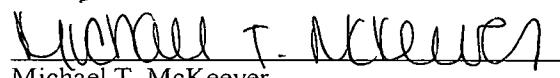
CIVIL ACTION - LAW

ACTION OF
MORTGAGE FORECLOSURE

NO. 2007-302-CD

CERTIFICATION AS TO THE SALE OF REAL PROPERTY

I, Michael T. McKeever, Esquire hereby certify that I am the attorney of record for the Plaintiff in this action, and I further certify that this property is subject to Act 91 of 1983 and the Plaintiff has complied with all the provisions of the Act.


Michael T. McKeever
Attorney for plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20866

NO: 07-302-CD

PLAINTIFF: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

DEFENDANT: PATRICIA MARTELL

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 10/14/2008

LEVY TAKEN @

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 3/9/2009

DATE DEED FILED NOT SOLD

5 FILED
10/13/08
MAR 09 2009

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

@ SERVED PATRICIA MARTELL

NOW, OCTOBER 17, 2008 RECEIVED A FAX LETTER FROM THE PLAINTIFF'S ATTORNEY TO STAY THE SHERIFF SALE AND RETURN.

@ SERVED

DOCKET ONLY PLAINTIFF'S ATTORNEY STAYED THE SHERIFF SALE.

@ SERVED

NOW, MARCH 9, 2009 RETURN WRIT AS TIME EXPIRED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20866
NO: 07-302-CD

PLAINTIFF: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

DEFENDANT: PATRICIA MARTELL

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$15.00

SURCHARGE \$20.00 PAID BY ATTORNEY

So Answers,

Chester A. Hawkins
by *Cynthia Butler - Clerk/Deputy*
Chester A. Hawkins
Sheriff

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

PATRICIA MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

In the Court of Common Pleas of
Clearfield County

No. 2007-302-CD

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 23781 Shawville Frenchville Hwy Frenchville, PA 16836

See Exhibit "A" attached

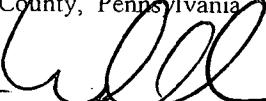
AMOUNT DUE	\$50,086.52
Interest From 11/21/2007 Through Date of Sale	
(Costs to be added)	

Prothonotary costs 152. -

Dated: Oct. 14, 2007

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy



Term
No. 2007-302-CD

IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTELL

Mortagor(s)

23781 Shawville Frenchville Hwy Frenchville, PA 16836

WRIT OF EXECUTION
(Mortgage Foreclosure)

\$50,086.52

COSTS PAID:

PROTHY

SHERIFF

STATUTORY

COSTS DUE PROTHY
Office of Judicial Support

Judg. Fee

Cr.

Sat.

Michael T. McKeever
Attorney for Plaintiff

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

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading form the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading form Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE, PA 16836

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME PATRICIA MARTELL NO. 07-302-CD

NOW, March 08, 2009, 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 Patricia Martell to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:		PLAINTIFF COSTS, DEBT AND INTEREST:	
RDR SERVICE	15.00	DEBT-AMOUNT DUE	
MILEAGE		INTEREST @	0.00
LEVY		FROM TO	
MILEAGE POSTING		ATTORNEY FEES	
CSDS COMMISSION	0.00	PROTH SATISFACTION	
POSTAGE		LATE CHARGES AND FEES	
HANDBILLS		COST OF SUIT-TO BE ADDED	
DISTRIBUTION		FORECLOSURE FEES	
ADVERTISING		ATTORNEY COMMISSION	
ADD'L SERVICE		REFUND OF ADVANCE	
DEED		REFUND OF SURCHARGE	20.00
ADD'L POSTING		SATISFACTION FEE	
ADD'L MILEAGE		ESCROW DEFICIENCY	
ADD'L LEVY		PROPERTY INSPECTIONS	
BID/SETTLEMENT AMOUNT		INTEREST	
RETURNS/DEPUTIZE		MISCELLANEOUS	
COPIES			
BILLING/PHONE/FAX		TOTAL DEBT AND INTEREST	\$20.00
CONTINUED SALES			
MISCELLANEOUS			
TOTAL SHERIFF COSTS	\$15.00		
DEED COSTS:			
ACKNOWLEDGEMENT		ADVERTISING	0.00
REGISTER & RECORDER		TAXES - COLLECTOR	
TRANSFER TAX 2%	0.00	TAXES - TAX CLAIM	
TOTAL DEED COSTS	\$0.00	DUE	
		LIEN SEARCH	
		ACKNOWLEDGEMENT	
		DEED COSTS	0.00
		SHERIFF COSTS	15.00
		LEGAL JOURNAL COSTS	0.00
		PROTHONOTARY	
		MORTGAGE SEARCH	
		MUNICIPAL LIEN	
		TOTAL COSTS	\$15.00

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

CHESTER A. HAWKINS, Sheriff

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

October 17, 2008

Clearfield

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

BOOK WRIT

RE: **BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC**
ASSET-BACKED CERTIFICATES, SERIES 2004-7
vs.
PATRICIA MARTELL
Term No. 2007-302-CD

Property address:

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

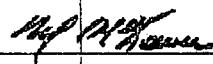
Sheriff's Sale Date:

Dear Sir/Madam:

Kindly stay the Sheriff's Sale with reference to the above-captioned matter and return any unused costs. The Lender has decided to place loan on hold in order to attempt to contact the homeowner and amicably resolve the loan with the Homeowner. The Homeowner is directed to contact our Home Retention Department at 866-413-2311 or Countrywide Home Loans at 800-669-4576.

Thank you for your cooperation.

Very truly yours,


MICHAEL T. MCKEEVER

MTM/jlb

cc: Carmen Campbell
COUNTRYWIDE HOME LOANS INC.
Acct. #56666300

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

Michael T. McKeever
Attorney I.D.#56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
Mortgagor(s) and Record Owner(s)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-302-CD

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above matter:

Amount Due

\$50,086.52

Interest from
11/21/2007 to Date of
Sale at 9.8800%

(Costs to be added)

Prothonotary costs

192.00

GOLDBECK MCCAFFERTY & McKEEVER
BY: Michael T. McKeever
Attorney for Plaintiff

5 **FILED** 60
11/30/09 Atty pd. 20.00
OCT 16 2009 1CC & 6 wks
William A. Shaw
Prothonotary/Clerk of Courts
w/prop-desc.
to Sheriff

Term
No. 2007-302-CD
IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTELL
(Mortagor(s) and Record Owner(s))
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

PRAECIPE FOR WRIT OF EXECUTION
(Mortgage Foreclosure)

Michael T. McKeever
Attorney for Plaintiff

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

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading form the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading form Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

BEING THE SAME PREMISES BY DEED DATED 07/23/2004, GIVEN BY JERRY W. STINER AND DONNA STINER, HUSBAND AND WIFE TO PATRICIA A. MARTELL, AN ADULT INDIVIDUAL, HER HEIRS, SUCCESORS AND ASSIGNS AND RECORDED 07/28/2004 IN INSTRUMENT # 200412211.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE, PA 16836

Goldbeck McCafferty & McKeever
BY: Michael T. McKeever
Attorney I.D. #56129
Suite 5000 – Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
(**Mortgagor(s) and Record Owner(s)**)
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

No. 2007-302-CD

AFFIDAVIT PURSUANT TO RULE 3129

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as
of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

P.O. BOX 2026
Flint, MI 48501-2026

Mortgage Electronic Registration Systems, Inc.
c/o Francis S. Hallinan, Esquire
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
3300 SW 34TH AVENUE
SUITE 101
OCALA, FL 34474

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

MERS, INC
8201 GREENSBORO DRIVE, STE 350
MCLEAN, VA 22102

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

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

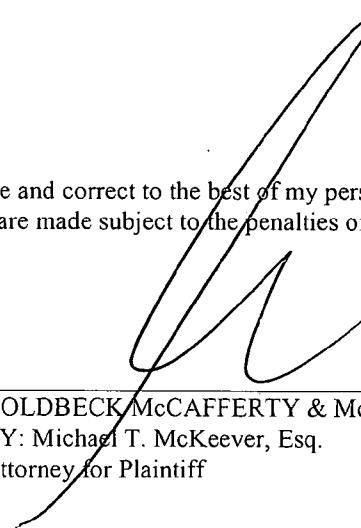
7. Name and address of every other person of whom the plaintiff has knowledge who has any interest in the property which may be affected by the sale.

TENANTS/OCCUPANTS
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

(attach separate sheet if more space is needed)

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

DATED: October 15, 2009


GOLDBECK McCAFFERTY & MCKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

In the Court of Common Pleas of
Clearfield County

vs

No. 2007-302-CD

PATRICIA MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 23781 Shawville Frenchville Hwy Frenchville, PA 16836

See Exhibit "A" attached

AMOUNT DUE \$50,086.52

Interest From 11/21/2007
Through Date of Sale

(Costs to be added)

Prothonotary costs 192.00

Dated: 10/11/09

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy _____

Term
No. 2007-302-CD

IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTELL

Mortagor(s)

23781 Shawville Frenchville Hwy Frenchville, PA 16836

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT INTEREST from	\$50,086.52
COSTS PAID:	\$ 102.00
PROTHY	\$
SHERIFF	\$
STATUTORY	\$
COSTS DUE PROTHY	\$
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Michael T. McKeever
Attorney for Plaintiff

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

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Containing 0.488 acre.

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TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE, PA 16836

RECK McCAFFERTY & McKEEVER
Michael T. McKeever
Adm. #56129
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
215-627-1322
Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff
vs.

PATRICIA MARTELL
Mortgagor(s) and
Record Owner(s)

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2007-302-CD

FILED NO CC
M 112:45 PM
JAN 07 2010
S William A. Shaw
Prothonotary/Clerk of Courts
JST

CERTIFICATE OF SERVICE
PURSUANT TO Pa.R.C.P. 3129.2 (c) (2)

Michael T. McKeever, Esquire, Attorney for Plaintiff, hereby certifies that service on the Defendants of the Notice of Sheriff Sale was made by:

() Personal Service by the Sheriff's Office/competent adult (copy of return attached).
() Certified mail by Michael T. McKeever (original green Postal return receipt attached).
() Certified mail by Sheriff's Office.
() Ordinary mail by Michael T. McKeever, Esquire to Attorney for Defendant(s) of record (proof of mailing attached).
() Acknowledgment of Sheriff's Sale by Attorney for Defendant(s) (proof of acknowledgment attached).
() Ordinary mail by Sheriff's Office to Attorney for Defendant(s) of record.

IF SERVICE WAS ACCOMPLISHED BY COURT ORDER.

(X) Premises was posted by Sheriff's Office/competent adult (copy of return attached). *Per Cindy@SD (1/18/09)*
() Certified Mail & ordinary mail by Sheriff's Office (copy of return attached).
(X) Certified Mail & ordinary mail by Michael T. McKeever (original receipt(s) for Certified Mail attached).
() Published in accordance with court order (copy of publication attached).

Pursuant to the Affidavit under Rule 3129 (copy attached), service on all lienholders (if any) has been made by ordinary mail by Michael T. McKeever, Esquire (copies of proofs of mailing attached).

The undersigned understands that the statements herein are subject to the penalties provided by 18 P.S. Section 4904.

Respectfully submitted,

Keith C. Halli
BY: Keith C. Halli
Legal Secretary

Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:

- Certified
- COD
- Delivery Confirmation
- Express Mail
- Insured
- Recorded Delivery (International)
- Registered
- Return Receipt for Merchandise
- Signature Confirmation

Affix Stamp Here
 (If issued as a
 certificate of mailing,
 or for additional copies
 of this bill)

Postmark and

Date of Receipt

Article Number	Recipient (Name, Street, City, State, & ZIP Code)	Postage	Fee	Handling Charge	Actual Value If Registered	Insured Value	Due Sender if COD	DC Fee	SC Fee	SH Fee	RD Fee	RR Fee
1.	MARTELL, PATRICIA 23781 Shawville-Frenchville Hwy Frenchville, PA 16836	MERS, INC 8201 GREENSBORO DRIVE MCLEAN, VA 22102			STE 350							
2.	PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement Health and Welfare Bldg. - Room 432 P.O. Box 2675 Harrisburg, PA 17105-2675	TENANTS/OCCUPANTS 23781 Shawville Frenchville Hwy Frenchville, PA 16836										
3.	MARTELL, PATRICIA P.O. Box 37 Shawville, PA 16873											
4.	DOMESTIC RELATIONS OF CLEARFIELD COUNTY 230 E. Market Street Clearfield, PA 16830											
5.	Mortgage Electronic Registration Systems, Inc. c/o Francis S. Hallinan, Esquire 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103											
6.	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. P.O. BOX 2026 Flint, MI 48501-2026											
7.	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC 3300 SW 34TH AVENUE SUITE 101 OCALA, FL 34474											
8.												

Total Number of Pieces
Listed by Sender Total Number of Pieces
Received at Post Office

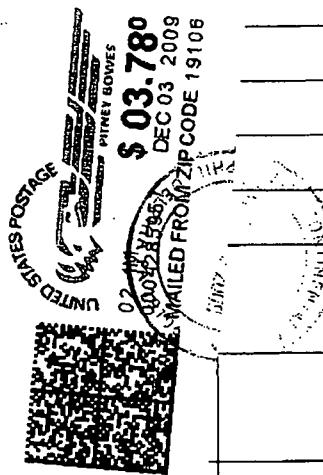
Postmaster, Per (Name of receiving employee)

See Privacy Act Statement on Reverse

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

CWD-7417 Clearfield County Sale Date: 01/08/2010

PATRICIA MARTELL



Name and Address of Sender
GOLDBECK
SUITE 5000
701 MARKET STREET
PHILADELPHIA, PA
19106-1532

Check type of mail or service:
 Certified
 COD
 Delivery Confirmation
 Express Mail
 Insured
 Recorded Delivery (International)
 Registered
 Return Receipt for Merchandise
 Signature Confirmation

Affix Stamp Here
 (If issued as a
 certificate of mailing,
 or for additional copies
 of this bill)
 Postmark and
 Date:

Article Number	Addressee (Name, Street, City, State, & ZIP Code)	Postage	Fee	POSTAGE		
				SH	RD	RR
1.	NETBANK AS SUCCESSOR IN INTEREST TO RBMG, INC. c/o Phelan, Hallinan & Schmieg 1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103			\$ 01.15 ⁰	DEC 04 2009	
2.				02 11A 0004285957	MAILED FROM ZIP CODE 19106	
3.						
4.						
5.						
6.						
7.						
8.						
Total Number of Pieces Listed by Sender	Total Number of Pieces Received at Post Office	Postmaster, Per (Name of receiving employee)				

See Privacy Act Statement on Reverse

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

Complete by Typewriter, Ink, or Ball Point Pen
 CWD-7417 Clearfield County
 Sale Date: 01/08/2010
 PATRICIA MARTELL

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC. ASSET-
BACKED CERTIFICATES, SERIES 2004-7

Plaintiff

vs.

PATRICIA A. MARTELL,
Defendant

*
*
*
*
*

NO. 07-302-CD

ORDER

NOW, this 9th day of July, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant **PATRICIA A. MARTELL** by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to PO Box 37, Shawville, PA 16873;
3. By certified mail, return receipt requested to PO Box 37, Shawville,
PA 16873;
4. By posting the mortgaged premises known in this herein action as
23781 Shawville-Frenchville Highway, Frenchville, PA 16836.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 10 2007

Attest.



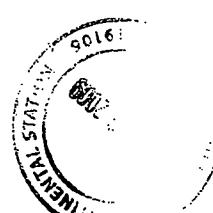
William L. Ammerman
Prothonotary/
Clerk of Courts

Form 3877
Domestic USPS Firm Mailing Book

Name and Address of Sender: **JOSEPH A GOLDBECK JR
MELLON INDEPENDENCE CENT
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106** Permit Number **Ascent - MAC v7.50.7.70.J** Sequence Number **3008A**

Piece ID	Article #	Delivery Address Addressee Name	SS Type	Fee	Postage	Value Insur./Register	Sender Due	Charges Total
CWD7417PM1-08	71114342363000767782	MARTELL, PATRICIA 23781 Shawville-Frenchville Hig Frenchville, PA 16836	C ERR	2.80 1.10	0.44			4.34
CWD7417PM1-08	71114342363000767799	MARTELL, PATRICIA P.O. Box 37 Shawville, PA 16873	C ERR	2.80 1.10	0.44			4.34
MS1966RD1-08	71114342363000767805	DESHONG, SR., RUSSELL E. 785 Upper Bermudian Road Gardners, PA 17324	C	2.80	0.44			3.24
MS1966MD1-08	71114342363000767812	DESHONG, MARY L. 785 Upper Bermudian Road Gardners, PA 17324	C ERR	2.80 1.10	0.44			4.34
AMQ1772MX1-08	71114342363000767829	YOHE, MARY F. 2280 Coon Road Aspers, PA 17304	C ERR	2.80 1.10	0.44			4.34
AMQ1772TY1-08	71114342363000767836	YOHE, TONY M. 2280 Coon Road Aspers, PA 17304	C ERR	2.80 1.10	0.44			4.34
85524ES3-01	71114342363000767843	SPERANZO, ELLEN K. 561 Mcelheny Road Glenshaw, PA 15116	C ERR	2.80 1.10	0.44			4.34
85524MS3-01	71114342363000767850	SPERANZO III, MILO FRANCIS 561 Mcelheny Road Glenshaw, PA 15116	C ERR	2.80 1.10	0.44			4.34

Page Totals:	8	30.10	3.52	33.62
Cumulative Totals:	80	310.90	35.54	346.44



IN THE COURT
OF COMMON PLEAS
OF CLEARFIELD COUNTY
CIVIL ACTION-LAW
ACTION OF
MORTGAGE FORECLOSURE
No. 2007-302-CD
BANK OF NEW YORK AS
TRUSTEE FOR THE CERTIFICA-
TEHOLDERS CWABS, INC.
ASSET-BACKED CERTIFICATES,
SERIES 2004-7,
7105 Corporate Drive,
PTXB-35,
Plano, TX 75024-3632,
Plaintiff
vs.
PATRICIA MARTELL,
Mortagor and Record Owner
23781 Shawville- Frenchville
Hwy.
Frenchville, PA 16836,
Defendant
THIS LAW FIRM IS A DEBT COL-
LECTOR AND WE ARE ATTEMPT-
ING TO COLLECT A DEBT. THIS
NOTICE IS SENT TO YOU IN AN
ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED
FROM YOU WILL BE USED FOR
THAT PURPOSE.

NOTICE OF
SHERIFF'S SALE
OF REAL PROPERTY
TO: PATRICIA MARTELL, Defen-
dant, whose last known address is
23781 Shawville-Frenchville High-
way, Frenchville, PA 16836.

Your house at 23781 Shawville-
Frenchville Hwy., Frenchville, PA
16836 is scheduled to be sold at
Sheriff's Sale on Friday, January
08, 2010, at 10:00 AM, in Clear-
field County Courthouse, Clear-
field, PA to enforce the court judge-
ment of \$50,086.52 obtained by
BANK OF NEW YORK AS TRUST-
EE FOR THE CERTIFICATEHOLD-
ERS CWABS, INC. ASSET-
BACKED CERTIFICATES, SERIES
2004-7 against you.

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

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

1. The sale will be cancelled if you
pay to BANK OF NEW YORK AS
TRUSTEE FOR THE CERTIFICA-
TEHOLDERS CWABS, INC.
ASSET-BACKED CERTIFICATES,
SERIES 22004-7, the back pay-
ments, late charges, costs and rea-
sonable attorney's fees due. To
find out how much you must pay call
our office at 215-825-6329 or
1-866-413-2311.

2. You may be able to stop the
sale by filing a petition asking the
Court to strike or open judgment if
the judgement was improperly en-
tered. You may also ask the Court
to postpone the sale for good
cause.

3. You may also be able to stop
the sale through other legal pro-
ceedings. 4. You may need an at-
torney to assert your rights. The
sooner you contact one, the more
chance you will have of stopping
the sale. (See notice below on how
to obtain an attorney). YOU MAY
STILL BE ABLE TO SAVE YOUR
PROPERTY AND YOU HAVE
OTHER RIGHTS EVEN IF THE
SHERIFF'S SALE DOES NOT
TAKE PLACE.

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
: SS:
COUNTY OF CLEARFIELD :

On this 14th day of December, A.D. 20 09,
before me, the subscriber, a Notary Public in and for said County and
State, personally appeared Margaret E. Krebs, who being duly sworn
according to law, deposes and says that she is the President of The
Progressive Publishing Company, Inc., and Associate Publisher of The
Progress, a daily newspaper published at Clearfield, in the County of
Clearfield and State of Pennsylvania, and established April 5, 1913, and
that the annexed is a true copy of a notice or advertisement published in
said publication in

the regular issues of December 8, 2009
And that the affiant is not interested in the subject matter of the notice or
advertising, and that all of the allegations of this statement as to the time,
place, and character of publication are true.

Margaret E. Krebs
Sworn and subscribed to before me the day and year aforesaid.

Cheryl J. Robison
Notary Public
Clearfield, Pa.

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Cheryl J. Robison, Notary Public
Clearfield Boro, Clearfield County
My Commission Expired Oct. 31, 2011
Member, Pennsylvania Association of Notaries

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

8. You may contact the Foreclosure Resource Center
<http://www.philadelphiafed.org/foreclosure/>

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

KEYSTONE LEGAL SERVICES
2111/2 E. Locust Street
Clearfield, PA 16830
814-765-9646
PENNSYLVANIA
BAR ASSOCIATION
P.O Box 186
Harrisburg, PA 17108
800-692-7375
Michael T. McKeever,
Atty. for Plaintiff
GOLDBECK McCAFFERTY &
MCKEEVER, P.C.
Suite 5000-
Mellon Independence Center
701 Market St.
Philadelphia, PA 19106
215-825-6318

NOTICE OF ACTION
MORTGAGE FRECLOS
E COURT OF COMMON
CLEARFIELD COUNTY, PENN
CIVIL ACTION - LAW
No. 2007-302-CD

PROOF OF PUBLICATION

STATE OF PENNSYLVANIA :
: :
COUNTY OF CLEARFIELD : :

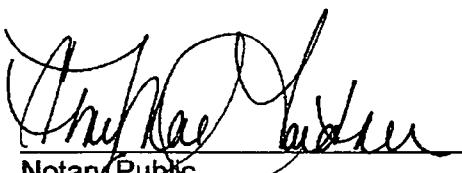
BANK OF NEW YORK AS TRU
THE CERTIFICATEHOLDERS CW
ASSET -BACKED CERTIFICATES
2004-7, 7105 Corporate Drive, PTX
Piano, TX 75024-3632, Plaintiff vs. I
MARTELL, Mortagor and Record C
2378 1 Shawville Frenchville Hwy., F
PA 16836, Defendant
THIS LAW FIRM IS A DEBT COLLE
AND WE ARE ATTEMPTING TO COLLECT
DEBT. THIS NOTICE IS SENT TO YOU
AN ATTEMPT TO COLLECT A DEBT
INFORMATION OBTAINED FROM YOU
WILL BE USED FOR THAT PURPOSE
NOTICE OF SHERIFF'S SALE OF PROPERTY

On this 11th day of December AD 2009, before me, the subscriber, a Notary
Public in and for said County and State, personally appeared Gary A. Knaresboro editor
of the Clearfield County Legal Journal of the Courts of Clearfield County, and that the
annexed is a true copy of the notice or advertisement published in said publication in
the regular issues of Week of December 11, 2009, Vol. 21, No. 50. And that all of the
allegations of this statement as to the time, place, and character of the publication are
true.



Gary A. Knaresboro, Esquire
Editor

Sworn and subscribed to before me the day and year aforesaid.



Notary Public
My Commission Expires

COMMONWEALTH OF PENNSYLVANIA
Notarial Seal
Amy Mae Gardner, Notary Public
City of DuBois, Clearfield County
My Commission Expires May 28, 2013
Member, Pennsylvania Association of Notaries

Mark A. Mansfield
William J. Mansfield, Inc.
The Woods
998 Old Eagle School Road
Suite 1209
Wayne, PA 19087

TO: PATRICIA MARTELL, Defendant,
whose last known address is 23781 Shawville
-Frenchville Highway, Frenchville, PA 16836.

Your house at 23781 Shawville Frenchville Hwy, Frenchville, PA 16836 is scheduled to be sold at Sheriff's Sale on Friday, January 08, 2010, at 10:00 AM, in Clearfield County Court-house, Clearfield, PA to enforce the court judgment of \$50,086.52 obtained by BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7 against you.

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

To prevent this Sheriff's Sale you must take immediate action: 1. The sale will be cancelled if you pay to BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, the back payments, late charges, costs and reasonable attorney's fees due. To find out how much you must pay call our office at 215-825-6329 or 1-866-4132311. 2. You may be able to stop the sale by filing a petition asking the Court to strike or open judgment, if the judgment was improperly entered. You may also ask the Court to postpone the sale for good cause. 3. You may also be able to stop the sale through other legal proceedings. 4. You may need an attorney to assert your rights. The sooner you contact one, the more chance you will have of stopping the sale. (See notice below on how to obtain an attorney).

YOU MAY STILL BE ABLE TO SAVE YOUR PROPERTY AND YOU HAVE OTHER RIGHTS EVEN IF THE SHERIFF'S SALE DOES NOT TAKE PLACE. 1. If the Sheriff's Sale is not stopped, your property will be sold to the highest bidder. You may find out the price bid price by calling the Sheriff of 814-765-2641. 2. You may be able to petition the Court to set aside the sale if the bid price was grossly inadequate compared to the value of your property. 3. The sale will go through only if the buyer pays the Sheriff the full amount due in the sale. To find out if this has happened, you may call the Sheriff at 814-765-2641. 4. If the amount due from the Buyer is not paid to the Sheriff, you will remain the owner of the property as if the sale never happened. 5. You have a right to remain in the property until the full amount due is paid to the Sheriff and the Sheriff gives a deed to the buyer. At that time, the buyer may bring legal proceedings to evict you. 6. You may be entitled to a share of the money which was paid for your house. A schedule of distribution of the money bid for your house will be filed by the Sheriff within thirty (30) days from the date of the Sheriff's Sale. This schedule will state who will be receiving that money. The money will be paid out in accordance with this schedule unless exceptions (reasons why the proposed distribution is wrong) are filed with the Sheriff within ten (10) days after the schedule of distribution is filed. 7. You may also have other rights and defenses, or ways of getting your house back, if you act immediately after the sale. 8. You may contact the Foreclosure Resource Center: <http://www.philadelphiafed.org/foreclosure/>

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

KEYSTONE LEGAL SERVICES
211 1/2 E. Locust Street, Clearfield, PA 16830

314-765-9646

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186, Harrisburg, PA 17108

300-692-7375

Michael T. McKeever, Atty. For Plaintiff
GOLDBECK McCAFFERTY & McKEEVER, P.C.

Suite 5000-Mellon Independence Center

101 Market Street

Philadelphia, PA 19106

215-825-6318

GOLDBECK McCAFFERTY & McKEEVER

BY: Michael T. McKeever

Attorney I.D.#56129

Suite 5000 - Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-627-1322

Attorney for Plaintiff

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

PATRICIA MARTELL
Mortgagor(s) and Record Owner(s)

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

Defendant(s)

IN THE COURT OF COMMON PLEAS

of Clearfield County

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term
No. 2007-302-CD

SUPPLEMENTAL AFFIDAVIT PURSUANT TO RULE 3129

BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED CERTIFICATES, SERIES 2004-7, Plaintiff in the above action, by its attorney, Michael T. McKeever, Esquire, sets forth as of the date the praecipe for the writ of execution was filed the following information concerning the real property located at:

23781 Shawville Frenchville Hwy
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

PATRICIA MARTELL
23781 Shawville-Frenchville Highway
Frenchville, PA 16836

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

PA DEPARTMENT OF PUBLIC WELFARE - Bureau of Child Support Enforcement
Health and Welfare Bldg. - Room 432
P.O. Box 2675
Harrisburg, PA 17105-2675

DOMESTIC RELATIONS OF CLEARFIELD COUNTY
230 E. Market Street
Clearfield, PA 16830

Mortgage Electronic Registration Systems, Inc.
c/o Francis S. Hallinan, Esquire
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
P.O. BOX 2026
Flint, MI 48501-2026

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
3300 SW 34TH AVENUE
SUITE 101
OCALA, FL 34474

NETBANK AS SUCCESSOR IN INTEREST TO RBMG, INC.
c/o Phelan, Hallinan & Schmieg
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

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

MERS, INC
8201 GREENSBORO DRIVE, STE 350
MCLEAN, VA 22102

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

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

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

TENANTS/OCCUPANTS
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

(attach separate sheet if more space is needed)

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

DATED: January 6, 2010


GOLDBECK McCAFFERTY & McKEEVER
BY: Michael T. McKeever, Esq.
Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 21056
NO. 07-302-CD

PLAINTIFF: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2004-7

VS.

DEFENDANT: PATRICIA MARTELL

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 10/16/2009

LEVY TAKEN 11/18/2009 @ 2:57 PM

POSTED 11/18/2009 @ 2:57 PM

SALE HELD 1/8/2010

SOLD TO BANK OF NEW YORK MELLON FKA BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2004-7

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 2/11/2010

DATE DEED FILED 2/11/2010

PROPERTY ADDRESS 23781 SHAWVILLE FRENCHVILLE HWY FRENCHVILLE, PA 16836

SERVICES

11/20/2009 @ SERVED PATRICIA A. MARTELL

SERVED PATRICIA A. MARTELL, DEFENDANT, BY REG & CERT MAIL PER COURT ORDER TO 23781 SHAWVILLE FRENCHVILLE HIGHWAY, FRENCHVILLE, PA CERT #70083230000335906924.
REG & CERT MAIL RETURNED UNCLAIMED 1123/09.

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE AND COPY OF THE LEVY.

FILED
OF 130/01
S FEB 11 2010
610
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 21056
NO: 07-302-CD

PLAINTIFF: BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2004-7

vs.

DEFENDANT: PATRICIA MARTELL

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$227.80

SURCHARGE \$20.00 PAID BY ATTORNEY

Sworn to Before Me This

So Answers,

____ Day of _____ 2010

Chester A. Hawkins
by Andrea Butler-Appolao
Chester A. Hawkins
Sheriff

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-
BACKED CERTIFICATES, SERIES 2004-7
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

vs.

PATRICIA MARTELL
23781 Shawville Frenchville Hwy
Frenchville, PA 16836

In the Court of Common Pleas of
Clearfield County

No. 2007-302-CD

**WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)**

Commonwealth of Pennsylvania:

County of Clearfield

To the Sheriff of Clearfield County, Pennsylvania

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

PREMISES: 23781 Shawville Frenchville Hwy Frenchville, PA 16836

See Exhibit "A" attached

AMOUNT DUE \$50,086.52

Interest From 11/21/2007
Through Date of Sale

(Costs to be added)

Prothonotary costs

192.00

Dated: 10/11/09

Prothonotary, Common Pleas Court
of Clearfield County, Pennsylvania

Deputy _____

Received this writ this 16th day
of October A.D. 2009
At 3:00 A.M./P.M.

Chesler A. Wrenn
Sheriff Dry Creek Bitter - Alpha City

Term
No. 2007-302-CD

IN THE COURT OF COMMON PLEAS

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC ASSET-BACKED
CERTIFICATES, SERIES 2004-7

vs.

PATRICIA MARTELL

Mortagon(s)

23781 Shawville Frenchville Hwy Frenchville, PA 16836

WRIT OF EXECUTION
(Mortgage Foreclosure)

REAL DEBT	\$50,086.52
INTEREST from	\$ _____
COSTS PAID:	\$ _____
PROTHY	\$ 102.00
SHERIFF	\$ _____
STATUTORY	\$ _____
COSTS DUE PROTHY	\$ _____
Office of Judicial Support	
Judg. Fee	
Cr.	
Sat.	

Michael T. McKeever
Attorney for Plaintiff

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

ALL that certain plot of ground, with buildings erected thereon, situated in the Village of Bald Hill, Girard Township, Clearfield County, Pennsylvania, bounded and described as follows:

BEGINNING at a stake on the macadam road leading from Surveyor to LeContes Mills and being the southwestern corner of the plot herein conveyed; thence North three (3) degrees forty-seven (47) minutes East one hundred eighteen and six tenths (118.6) feet to a stake or post; thence South eighty-five (85) degrees thirty (30) minutes East to a stake; thence South sixty-eight (68) degrees thirty-two (32) minutes East one hundred fifty-two and three tenths (152.3) feet to a stake on the public road leading form the macadam to the mines in Bald Hill Village; thence along said public highway South thirty-four (34) degrees forty-nine (49) minutes West one hundred nine and five tenths (109.5) feet to a stake on the macadam road leading form Surveyor to LeContes Mills; thence along said highway North seventy-nine (79) degrees thirty-nine (39) minutes West one hundred fifty-one (151) feet to the place of beginning.

Containing 0.488 acre.

BEING THE SAME PREMISES BY DEED DATED 07/23/2004, GIVEN BY JERRY W. STINER AND DONNA STINER, HUSBAND AND WIFE TO PATRICIA A. MARTELL, AN ADULT INDIVIDUAL, HER HEIRS, SUCCEATORS AND ASSIGNS AND RECORDED 07/28/2004 IN INSTRUMENT # 200412211.

TAX PARCEL NO.114-006-644-00004

PROPERTY ADDRESS: 23781 SHAWVILLE FRENCHVILLE HY, FRENCHVILLE, PA 16836

**REAL ESTATE SALE
SCHEDULE OF DISTRIBUTION**

NAME PATRICIA A. MARTELL NO. 07-302-CD

NOW, February 11, 2010, 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 January 08, 2010, I exposed the within described real estate of Patricia Martell to public venue or outcry at which time and place I sold the same to BANK OF NEW YORK MELLON FKA BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2004-7 he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

RDR	15.00
SERVICE	15.00
MILEAGE	17.60
LEVY	15.00
MILEAGE	17.60
POSTING	15.00
CSDS	10.00
COMMISSION	0.00
POSTAGE	11.60
HANDBILLS	15.00
DISTRIBUTION	25.00
ADVERTISING	15.00
ADD'L SERVICE	
DEED	30.00
ADD'L POSTING	
ADD'L MILEAGE	
ADD'L LEVY	
BID AMOUNT	1.00
RETURNS/DEPUTIZE	
COPIES	15.00
	5.00
BILLING/PHONE/FAX	5.00
CONTINUED SALES	
MISCELLANEOUS	10.00
TOTAL SHERIFF COSTS	\$237.80

PLAINTIFF COSTS, DEBT AND INTEREST:

DEBT-AMOUNT DUE	50,086.52
INTEREST @ 13.5600 %	10,563.24
FROM 11/21/2007 TO 01/08/2010	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	20.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$60,669.76

COSTS:

ADVERTISING	425.50
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	100.00
ACKNOWLEDGEMENT	5.00
DEED COSTS	52.00
SHERIFF COSTS	237.80
LEGAL JOURNAL COSTS	243.00
PROTHONOTARY	192.00
MORTGAGE SEARCH	40.00
MUNICIPAL LIEN	
TOTAL COSTS	\$1,295.30

DEED COSTS:

ACKNOWLEDGEMENT	5.00
REGISTER & RECORDER	52.00
TRANSFER TAX 2%	0.00
TOTAL DEED COSTS	\$52.00

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

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

BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATEHOLDERS CWABS, INC. ASSET-
BACKED CERTIFICATES, SERIES 2004-7

Plaintiff

vs.

PATRICIA A. MARTELL,

Defendant

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NO. 07-302-CD

ORDER

NOW, this 9th day of July, 2007, the Plaintiff is granted leave to serve the
Complaint in Mortgage Foreclosure upon the Defendant PATRICIA A. MARTELL by:

1. Publication one time in The Progress (Clearfield) and the Clearfield
County Legal Journal;
2. By first class mail to PO Box 37, Shawville, PA 16873;
3. By certified mail, return receipt requested to PO Box 37, Shawville,
PA 16873;
4. By posting the mortgaged premises known in this herein action as
23781 Shawville-Frenchville Highway, Frenchville, PA 16836.

Service of the aforementioned publication and mailings is effective upon the
date of publication and mailing and is to be done by Plaintiff's attorney, who will file
Affidavits of Service with the Prothonotary of Clearfield County.

BY THE COURT,

/S/ Fredric J Ammerman

FREDRIC J. AMMERMAN
President Judge

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

JUL 10 2007

Attest.

William A. Ammerman
Prothonotary/
Clerk of Courts

CHESTER A. HAWKINS

SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830



7008 3230 0003 3590 6924

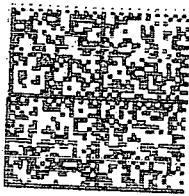
016H16505405

\$05.710

11/20/2009

Mailed From 16830
US POSTAGE

Hasler



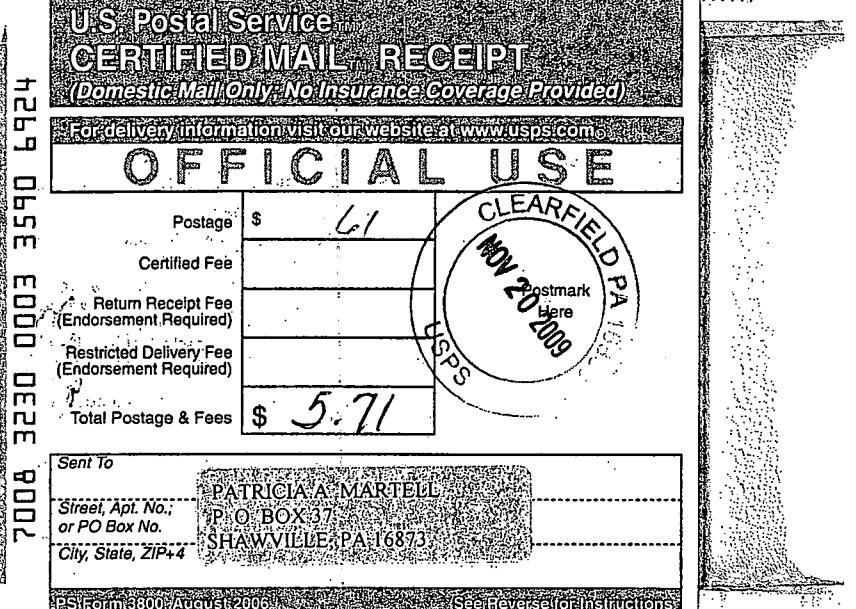
PATRICIA A. MARTELL
P. O. BOX 37
SHAWVILLE, PA 16873

NIXIE 152 SE 1 02 11/22/09

RETURN TO SENDER
ATTEMPTED - NOT KNOWN
UNABLE TO FORWARD

BC: 16830247201 *0132-07082-22-20

168302472



CHESTER A. HAWKINS

SHERIFF

COURTHOUSE

1 NORTH SECOND STREET - SUITE 116
CLEARFIELD, PENNSYLVANIA 16830

7008 3230 0003 3590 6924

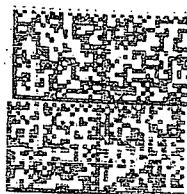
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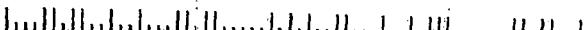
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BC: 16830247201 *0132-07081-22-20

168302472



RECEIVED BY
RECEIVER'S SIGNATURE
RECEIVER'S ADDRESS
ROUTE/RETURN ADDRESS
TO/AT DOTTED LINE
PLACE STICKER/TYPE OR ENVELOPE TO OTHER SIDE

SENDER: COMPLETE THIS SECTION

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

1. Article Addressed to:

PATRICIA A. MARTELL
P. O. BOX 37
SHAWVILLE, PA 16873

COMPLETE THIS SECTION ON DELIVERY

A. Signature

X

Agent
 Addressee

B. Received by (Printed Name)

C. Date of Delivery

D. Is delivery address different from Item 1? Yes
If YES, enter delivery address below: No

3. Service-Type

Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

2. Article Number

(Transfer from service label)

7008 3230 0003 3590 6924

102595-02-M-1540

PS Form 3811, February 2004

Domestic Return Receipt