

07-1614-CD

Deutsche Bank vs Joseph Kruckow

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

WWW.GOLDBECKLAW.COM

ATTORNEY FOR PLAINTIFF

DEUTSCHE BANK NATIONAL TRUST COMPANY AS
TRUSTEE ON BEHALF OF THE
CERTIFICATEHOLDERS OF MORGAN STANLEY ABS
CAPITAL I INC. TRUST 2005-WMC1 MORTGAGE
PASS-THROUGH CERTIFICATES, SERIES 2005-WMC1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

JOSEPH L. KRUCKOW II
JOANN M. KRUCKOW a/k/a JOANN MARIE KRUCKOW
Mortgagors and Real Owners
609 Green Glen Drive
Du Bois, PA 15801

Defendants

IN THE COURT OF COMMON PLEAS

OF CLEARFIELD COUNTY

CIVIL ACTION - LAW

ACTION OF MORTGAGE FORECLOSURE

Term

No. 07-1614-CD

**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.

KEYSTONE LEGAL SERVICES

211 1/2 E. Locust Street

Clearfield, PA 16830

814-765-9646

PENNSYLVANIA BAR ASSOCIATION

P.O. Box 186

Harrisburg, PA 17108

800-692-7375

FILED

01/11/45 am

OCT 03 2007

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 CÔMO 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.

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

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

**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: 814-765-9646 or 800-692-7375.

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 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 Seth 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 57095FC.

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 DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE ON BEHALF OF THE CERTIFICATEHOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2005-WMC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-WMC1, 7105 Corporate Drive, PTX B-35 Plano, TX 75024-3632.
2. The names and addresses of the Defendants are JOSEPH L. KRUCKOW II, 609 Green Glen Drive, Du Bois, PA 15801 and JOANN M. KRUCKOW a/k/a JOANN MARIE KRUCKOW, 609 Green Glen Drive, Du Bois, PA 15801, who are the mortgagors and real owners of the mortgaged premises hereinafter described.
3. On October 01, 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 WMC MORTGAGE CORP., which mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument # 200416821. The mortgage has been assigned to: DEUTSCHE BANK NATIONAL TRUST COMPANY AS TRUSTEE ON BEHALF OF THE CERTIFICATEHOLDERS OF MORGAN STANLEY ABS CAPITAL I INC. TRUST 2005-WMC1 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-WMC1 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 May 01, 2007 and each month thereafter and by the terms of 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 | \$109,582.52 |
| Interest from 04/01/2007 through 09/21/2007 at 7.8800%..... | \$4,115.09 |
| Per Diem interest rate at \$23.65 | |
| Reasonable Attorney's Fee at 5% of Principal Balance | |
| as more fully explained in the next numbered paragraph..... | \$5,479.13 |
| Late Charges from 05/01/2007 to 09/21/2007 | \$222.14 |
| Monthly late charge amount at \$44.43 | |
| Costs of suit and Title Search | \$900.00 |

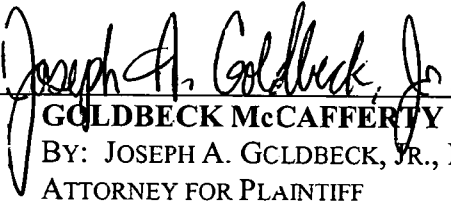
\$120,298.88

7. If the Mortgage is reinstated prior to a Sheriff's Sale, the Attorney's Fees set forth above may be less than the amount demanded based on work actually performed. The Attorney's Fees requested are in conformity with the Mortgage and Pennsylvania law. Plaintiff is entitled to collect Attorney's fees of up to 5% of the remaining principal balance in the event the Property is sold to a third party purchaser at

Sheriff's Sale or if the complexity of the action requires additional fees in excess of the amount demanded in the Action.

8. Plaintiff is not seeking a judgment of personal liability (or an "in personam" judgment) against the Defendants in this Action but reserves its right to bring a separate Action to establish that right, if such right exists. If Defendants have 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.
9. Notice of Intention to Foreclose and a Notice of Homeowners' Emergency Mortgage Assistance has been sent to Defendants 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 Defendants 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 Defendants through the Plaintiff, the Pennsylvania Housing Finance Agency, or any appropriate Consumer Credit Counseling Agency.

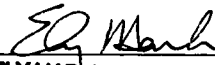
WHEREFORE, Plaintiff demands a de teris judgment in mortgage foreclosure in the sum of \$120,298.88, together with interest at the rate of \$23.65, per day and other expenses, costs and charges incurred by the Plaintiff which are properly chargeable in accordance with the terms of the Mortgage and Pennsylvania 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, ELY HARLESS, 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: Sept 28 2007



ELY HARLESS, VICE PRESIDENT

#38157646 - JOSEPH L. KRUCKOW II and JOANN M. KRUCKOW a/k/a JOANN MARIE KRUCKOW

Exhibit A

EXHIBIT A

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND SITUATE,
LYING AND BEING IN THE PURLIEU TERRACE ADDITION TO THE
THIRD WARD IN THE CITY OF DUBOIS, CLEARFIELD COUNTY,
PENNSYLVANIA, AND BEING BOUNDED AND DESCRIBED AS FOLLOWS:

BEGINNING AT AN IRON PIN ON THE SOUTHWESTERLY LINE OF GREEN
GLEN DRIVE ON LINE OF LOT NO. 12 IN PURLIEU TERRACE
ADDITION TO DUBOIS; THENCE ALONG THE SOUTHWESTERLY LINE OF
GREEN GLEN DRIVE, SOUTH 46 DEGREES 21 MINUTES EAST A CORD
DISTANCE OF 72.47 FEET WITH A RADIUS OF 115 FEET TO AN IRON
PIN ON THE WESTERLY LINE OF LOT NO. 10; THENCE ALONG THE
WESTERLY LINE OF LOT NO. 10 SOUTH 45 DEGREES 19 MINUTES
WEST A DISTANCE OF 157.58 FEET TO AN IRON PIN ON THE
NORTHERLY LINE OF LOT NO. 6; THENCE ALONG THE OTHER LANDS
NOW OR FORMERLY OF THE DUBOIS BUILDING SUPPLIES, INC. NORTH
33 DEGREES 46 MINUTES WEST 143.58 FEET TO AN IRON PIN ON
LINE OF LOT NO. 12; THENCE ALONG THE LINE OF LOT NO. 12,
NORTH 73 DEGREES 25 MINUTES EAST 145.41 FEET TO AN IRON PIN
AND PLACE OF BEGINNING. BEING LOT NO. 11 IN SAID ADDITION.

ADDRESS: 609 GREEN GLENN DR; DU BOIS, PA 15801 TAX MAP
OR PARCEL ID NO.: 7.3-25-8312

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Exhibit B



HOME LOANS
P.O. Box 9048
Temecula, CA 92589-9048

Send Payments To:
PO BOX 66069
Dallas, TX 75266-0694

Send Correspondence to:
PO Box 517C, ME SV314B
Simi Valley, CA 93065



2204145102

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



Joseph L Kruckow
609 GREEN GLEN DR
DU BOIS, PA 15801-3205

070702-BLQPA1





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

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

July 2, 2007

Joseph L Kruckow
609 GREEN GLEN DR
DU BOIS, PA 15801-3205

Account No.: 38157646
Property Address:
609 Green Glen Dr
Dubois, PA 15801
Current Servicer:
Countrywide Home Loans, Inc.

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 explain it. 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): Joseph L Kruckow
PROPERTY ADDRESS: 609 Green Glen Dr
Dubois, PA 15801
LOAN ACCT. NO.: 38157646
ORIGINAL LENDER:
CURRENT LENDER/SERVICER: Countrywide Home Loans, Inc.

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

Please write your account number on all checks and correspondence.
We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

Account Number: **38157646-1**
Joseph L Kruckow
609 Green Glen Dr

Balance Due for charges listed above: \$2,795.16 as of 07/02/2007.

- 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

BLQPAT

Countrywide
PO BOX 660694
Dallas, TX 75266-0694



Please update e-mail information on the reverse side of this coupon.

Additional
Principal

Additional
Escrow

Other

Check
Total



038157646100000279516000279516

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,

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:

609 Green Glen Dr Dubois, PA 15801

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 Charges:</u> | 05/01/2007 | \$2,665.65 |
| <u>Late Charges:</u> | 05/01/2007 | \$88.86 |
| <u>Other Late Charges</u> | Total Late Charges: | \$40.65 |
| | Uncollected Costs: | \$0.00 |
| | Partial Payment Balance: | (\$0.00) |
| TOTAL DUE: | | \$2,795.16 |

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 \$2,795.16, 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:

E-mail use: Providing your e-mail address below will allow us to send you information on your account
Account Number: **38157846**
Joseph L. Kruckow E-mail address

How we post your payments: All accepted payments of principal and interest will be applied to the largest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks: Countrywide's policy is to not accept postdated checks, unless specifically agreed to by a loan counselor or technician.

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

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, Inc.
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 1, 2007, 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 1/3 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 1, 2007 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.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

CCCS of Northeastern PA.
202 W. Hamilton Avenue
State College, PA 16801
814.238.3668
800.922.9537

Indiana Co. Community Action
Program
827 Water Street
Box 187
Indiana, PA 15701
724.465.2657

CCCS of Western PA
219.A College Park Plaza
Johnstown, PA 15904
888.511.2227

Keystone Economic
Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
814.535.6556

CCCS of Western PA
Royal Remax Plaza
917 A Logan Boulevard
Altoona, PA 16602
888.511.2227

The NORCAM Group
4200 Crawford Avenue
Suite 200
Northern Cambria, PA 15714
814.948.4444



HOME LOANS
P.O. Box 9048
Temecula, CA 92589-9048

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

Send Correspondence to:
PO Box 5170, M/S SV314B
Simi Valley, CA 93065



2204145105

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



Joann M Kruckow
609 GREEN GLEN DR
DU BCIS, PA 15801-3205

070702-BLQPA1





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

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

July 2, 2007

Joann M Kruckow
609 GREEN GLEN DR
DU BOIS, PA 15801-3205

Account No.: 38157646
Property Address:
609 Green Glen Dr
Dubois, PA 15801
Current Servicer:
Countrywide Home Loans, Inc.

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 explain it. 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): Joann M Kruckow
PROPERTY ADDRESS: 609 Green Glen Dr
Dubois, PA 15801
LOAN ACCT. NO.: 38157646
ORIGINAL LENDER:
CURRENT LENDER/SERVICER: Countrywide Home Loans, Inc.

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

Please write your account number on all checks and correspondence.
We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

Account Number: 38157646-1

Joann M Kruckow
609 Green Glen Dr

Balance Due for charges listed above: \$2,795.16 as of 07/02/2007.

- 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

BLOPA1

Countrywide
PO BOX 660694
Dallas, TX 75266-0694



Please update e-mail information on the reverse side of this coupon.

Additional
Principal

Additional
Escrow

Other

Check
Total



038157646100000279516000279516

IF YOU COMPLY WITH THE PROVISIONS OF THE HOMEOWNER'S EMERGENCY MORTGAGE ASSISTANCE ACT OF 1983 (THE "ACT"), YOU MAY BE ELIGIBLE FOR EMERGENCY MORTGAGE ASSISTANCE:

IF YOUR DEFAULT HAS BEEN CAUSED BY CIRCUMSTANCES BEYOND YOUR CONTROL,

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-five (35) 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-FIVE (35) 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-five (35) 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-five (35) 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:

609 Green Glen Dr Dubois, PA 15801

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 Charges:</u> | 05/01/2007 | \$2,665.65 |
| <u>Late Charges:</u> | 05/01/2007 | \$88.86 |
| <u>Other Late Charges</u> | Total Late Charges: | \$40.65 |
| | Uncollected Costs: | \$0.00 |
| | Partial Payment Balance: | (\$0.00) |
| TOTAL DUE: | | \$2,795.16 |

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-FIVE (35) DAYS** of the date of this notice **BY PAYING THE TOTAL AMOUNT PAST DUE TO THE LENDER, WHICH IS \$2,795.16, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES WHICH BECOME DUE DURING THE THIRTY-FIVE (35) DAY PERIOD.**

E-mail use: Providing your e-mail address below will allow us to send you information on your account
Account Number: **38157648**
Joanna M Kruckow E-mail address

How we post your payments: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow delinquencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Postdated checks: Countrywide's policy is to not accept postdated checks, unless specifically agreed to by a loan counselor or technician.

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.

You can cure any other default by taking the following action within THIRTY-FIVE (35) 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-FIVE (35) 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-FIVE (35) 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-FIVE (35) 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-FIVE (35) 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, Inc. |
| <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 6, 2007, 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 ½ 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 6, 2007 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.

CONSUMER CREDIT COUNSELING AGENCIES SERVING YOUR COUNTY

CLEARFIELD COUNTY

CCCS of Northeastern PA
202 W. Hamilton Avenue
State College, PA 16801
814.238.3668
800.922.9537

Indiana Co. Community Action
Program
827 Water Street
Box 187
Indiana, PA 15701
724.465.2657

CCCS of Western PA
219 A College Park Plaza
Johnstown, PA 15904
888.511.2227

Keystone Economic
Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
814.535.6556

CCCS of Western PA
Royal Remax Plaza
917 A Logan Boulevard
Altoona, PA 16602
888.511.2227

The NORCAM Group
4200 Crawford Avenue
Suite 200
Northern Cambria, PA 15714
814.948.4444

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
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: 412-391-1956
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.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 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 Trehub 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
Acorn 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
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 Cty 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
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Ph: 800-220-2733 (717 and 814 only)
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Ph: 800-922-9537
Fax: 570-587-9134
Fax: 570-587-9135

9 South 7th Street
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Ph: 800-922-9537
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Commission on Economic Opportunity of
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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

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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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CCCS of Northeastern PA
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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: 215-426-6025
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
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CLARION COUNTY

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YMCA Building
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CLEARFIELD COUNTY

Keystone Economic Development
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1954 Mary Grace Lane
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CCCS of Western Pennsylvania, Inc.
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Indiana Co. Community Action
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CRAWFORD COUNTY

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1720 Holland Street
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John F. Kennedy Center, Inc.
2021 East 20th Street
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Greater Erie Community Action Committee
18 West 9th Street
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Shenango Valley Urban League, Inc.
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Ph: 412-981-5310

CUMBERLAND COUNTY

CCCS of Western Pennsylvania, Inc.
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Urban League of Metropolitan Harrisburg
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YWCA of Carlisle
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Adams County Housing Authority
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Emporium, PA 15834
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Fax: 814-486-0825

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Erie, PA 16501
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Fax: 814-456-0161

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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

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

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Waynesboro, PA 17268
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Fax: 717-541-4670

YWCA of Carlisle
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Fax: 717-243-3948

American Red Cross-Hanover Chapter
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Hanover, PA 17331
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Fax: 717-637-3294

Urban League of Metropolitan Hbg.
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Ph: 717-234-5925
Fax: 717-234-9459

Adams County Housing Authority
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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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Fax: 412-391-4512

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Mon-Valley Unemployed Committee
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CCCS of Western Pennsylvania, Inc.
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INDIANA COUNTY

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Indiana Co Community Action Program
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Indiana, PA 15701
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Fax: 724-465-5118

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219-A College Park Plaza
Johnstown, PA 15904
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JEFFERSON COUNTY

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Fax: 814-898-1243

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Ph: 724-465-2657
Fax: 724-465-5118

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339 North Washington Street
Butler, PA 16001
Ph: 724-282-7812

JUNIATA COUNTY

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LANCASTER COUNTY

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Fax: 215-444-3178

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650 Corporation St.
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Ph: 570-455-4994 - Hazleton
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

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YMCA Building
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MIFFLIN COUNTY

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Fax: 215-324-8753

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

HACE
167 W. Allegheny
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

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 09002
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 Watts 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: 610-375-7866
Fax: 610-375-7830

Commission on Economic Opportunity
of Luzerne Co.
163 Amber Lane
Wilkes-Barre, PA 18702
Ph: 570-825-0510
Ph: 800-822-0359
Fax: 570-829-1665 - Call before faxing
Ph: 570-455-4994 - Hazellon
Fax: 570-455-5631 - Call before faxing
Ph: 570-836-4090 - Tunkhannock

Economic Oppor 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 Unglestown Road
Harrisburg, PA 17102
Ph: 717-541-1767
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: 724-838-1230

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
Ph: 814-445-9623
Ph: 800-452-0143
Fax: 814-443-3690

Keystone Economic Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
Ph: 814-535-8556
Fax: 814-539-1686

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: 570-587-9135

31 W. Market Street
Wilkes-Barre, PA 18732
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 16657
Ph: 570-836-6840
Fax: 570-836-6332

German Street
Post Office Box 389
Dushora, 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

SUSQUEHANNA COUNTY

CCCS of Northeastern Pennsylvania

1400 Abington Executive Park
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Clarks Summit, PA 18411

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Fax: 570-821-1785

The Trehab Center of Northeastern PA

185 Elmira Street

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Fax: 570-297-2799

German Street

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Dushore, PA 18614

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Fax: 570-928-8144

17 Crafton Street

Wellsboro, PA 16901

Ph: 570-724-5252

Fax: 570-724-5783

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931 Main Street

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Ph: 570-253-8941

Fax: 570-253-4817

7 Lake Avenue

Box 339

Montrose, PA 18801

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Ph: 800-982-4045

Fax: 570-278-1889

TIOGA COUNTY

CCCS of Northeastern Pennsylvania

1400 Abington Executive Park

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Ph: 570-587-9163

Ph: 800-922-9537

Fax: 570-587-9134

Fax: 570-587-9135

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Wilkes-Barre, PA 18702

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Ph: 800-922-9537

Fax: 570-821-1785

The Trehab Center of Northeastern PA

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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: 570-328-0587

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 19657
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: 814-443-3650

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 15120
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
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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: 717-637-3768
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 Unglestown 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

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103264
NO: 07-1614-CD
SERVICE # 1 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee

vs.

DEFENDANT: JOSEPH L. KRUCKOW, II and JOANN M. KRUCKOW a/k/a JOANN MARIE KRUCKOW

SHERIFF RETURN

NOW, October 18, 2007 AT 1:50 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JOSEPH L. KRUCKOW II DEFENDANT AT WORK:PLAYTIME PIZZA, MCCracken RUN ROAD, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JOSEPH KRUCKOW II, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

*609 GREEN GLEN DRIVE, DUBOIS, PA. OCCUPIED"

SERVED BY: COUDRIET / NEVLING

FILED
0/2:00 cm
FEB 04 2008
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103264
NO: 07-1614-CD
SERVICE # 2 OF 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee

vs.

DEFENDANT: JOSEPH L. KRUCKOW, II and JOANN M. KRUCKOW a/k/a JOANN MARIE KRUCKOW

SHERIFF RETURN

NOW, October 18, 2007 AT 1:50 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON JOANN M. KRUCKOW a/k/a JOANN MARIE KRUCKOW DEFENDANT AT WORK:PLAYTIME PIZZA, MCCracken RUN ROAD, DUBOIS, CLEARFIELD COUNTY, PENNSYLVANIA, BY HANDING TO JOANN KRUCKOW, DEFENDANT A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN THE CONTENTS THEREOF.

"609 GREEN GLEN DRIVE, DUBOIS, PA. OCCUPIED"

SERVED BY: COUDRIET / NEVLING

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 103264
NO: 07-1614-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY as Trustee

vs.

DEFENDANT: JOSEPH L. KRUCKOW, II and JOANN M. KRUCKOW a/k/a JOANN MARIE KRUCKOW

SHERIFF RETURN

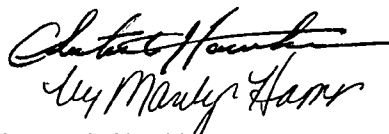
RETURN COSTS

| Description | Paid By | CHECK # | AMOUNT |
|-----------------|----------|---------|--------|
| SURCHARGE | GOLDBECK | 311216 | 20.00 |
| SHERIFF HAWKINS | GOLDBECK | 311216 | 42.43 |

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff

GOLDBECK McCAFFERTY & McKEEVER

BY: Michael T. McKeever

Attorney I.D. #56129

Suite 5000 – Mellon Independence Center

701 Market Street

Philadelphia, PA 19106-1532

215-825-6321

Attorney for Plaintiff

FILED

JUN 17 2008
m/11:36
William A. Shaw
Prothonotary/Clerk of Courts

no 4/c (60)

DEUTSCHE BANK NATIONAL TRUST
COMPANY AS TRUSTEE ON BEHALF OF
THE CERTIFICATEHOLDERS OF MORGAN
STANLEY ABS CAPITAL I INC. TRUST
2005-WMC1 MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2005-WMC1
7105 Corporate Drive
PTX B-35
Plano, TX 75024-3632

Plaintiff

vs.

JOSEPH L. KRUCKOW II
JOANN M. KRUCKOW a/k/a JOANN MARIE
KRUCKOW
609 Green Glen Drive
Dubois, PA 15801

Defendants

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY

No. 07-1614-CD

PRAECIPE TO DISCONTINUE AND END

TO THE PROTHONOTARY:

Kindly mark the above case Discontinued and Ended upon payment of your costs only.



MICHAEL T. MCKEEVER, ESQUIRE

GOLDBECK McCafferty & McKEEVER
A Professional Corporation
Suite 5000 - Mellon Independence Center
701 Market Street
Philadelphia, PA 19106-1532
www.goldbecklaw.com

June 16, 2008

PROTHONOTARY OF CLEARFIELD COUNTY
William Shaw
Prothonotary of Clearfield County
230 E. Market Street
Clearfield, PA 16830

RE: Docket Number: 07-1614-CD

To the Prothonotary:

Kindly file of record the enclosed Praecept to Discontinue and End.

A time stamped copy does **not** need to be returned to our office.

Goldbeck McCafferty & McKeever
Natasha Perez, Legal Assistant
Direct Dial: 215-825-6384
Email: NPerez@goldbecklaw.com
Main number: 215-627-1322

Enclosures