

08-2007-CD

Nat'l City Bank vs Albert Sherwood

UDREN LAW OFFICES, P.C.

MARK J. UDREN, ESQUIRE - ID #04302

STUART WINNEG, ESQUIRE - ID #45362

LORRAINE DOYLE, ESQUIRE - ID #34576

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WOODCREST CORPORATE CENTER

111 WOODCREST ROAD, SUITE 200

CHERRY HILL, NJ 08003-3620

856-669-5400

pleadings@udren.com

ATTORNEY FOR PLAINTIFF

FILED

in 11:06 a.m. GC

OCT 20 2008

William A. Shaw

Prothonotary/Clerk of Courts

Atty PAID 95.00

NO CC

2 COM PL. SHFF

National City Bank of
Pennsylvania
3232 Newmark Drive
Miamisburg, OH 45342
Plaintiff

v.

Albert M. Sherwood
Darlene D. Sherwood
556 Spicher Road a/k/a RD 1
Box 29B
Penfield, PA 15849
Defendant(s)

COURT OF COMMON PLEAS
CIVIL DIVISION

Clearfield County

NO. 2008-2007-CD

COMPLAINT IN MORTGAGE FORECLOSURE

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

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

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

AVISO

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

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

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

NOTICE

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

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

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

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

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

Assignor: N/A

Assignments of Record to: N/A

Recording Date: N/A

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

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

The information regarding the Mortgage being foreclosed is as follows:

MORTGAGED PREMISES: 556 Spicher Road a/k/a RD 1 Box 29B

MUNICIPALITY/TOWNSHIP/BOROUGH: Sandy Township

COUNTY: Clear field

DATE EXECUTED: 4/22/99

DATE RECORDED: 4/27/99 INSTRUMENT NO.: 199906499

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

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

5. After demand, the Defendant(s) continues to fail or

refuses to comply with the terms of the Mortgage as follows:

- (a) by failing or refusing to pay the installments of principal and interest when due in the amounts indicated below;
- (b) by failing or refusing to pay other charges, if any, indicated below.

6. The following amounts are due on the said Mortgage as of 10/11/08:

Principal of debt due	\$23,158.13
Unpaid Interest at 7.00% from 6/01/08 to 10/11/08 (the per diem interest accruing on this debt is \$4.44 and that sum should be added each day after 10/11/08)	584.77
Title Report	325.00
Court Costs (anticipated, excluding Sheriff's Sale costs)	280.00
Escrow Overdraft/(Balance) (The monthly escrow on this account is \$172.73 and that sum should be added on the first of each month after 10/11/08)	100.62
Late Charges (monthly late charge of \$20.12 should be added in accordance with the terms of the note each month after 10/11/08)	60.36
Reasonable Attorney Fees	<u>1,250.00</u>
TOTAL	\$25,758.88

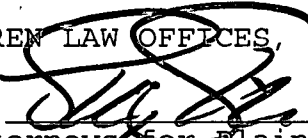
7. The attorney's fee set forth above are in conformity with the mortgage documents and Pennsylvania law, and will be collected in the event of a third party purchaser at Sheriff's Sale. If the mortgage is reinstated prior to the sale, reasonable attorney's fees will be charged in accordance with the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

8. The combined notice specified by the Pennsylvania Homeowner's Emergency Mortgage Assistance Program, Act 91 of 1983 and Notice of Intention to Foreclose under Act 6 of 1974 has been

sent to each defendant, via certified and regular mail, in accordance with the requirements of those acts, on the date appearing on the copy attached hereto as Exhibit "A", and made part hereof, and defendant(s) have failed to proceed within the time limits, or have been determined ineligible, or Plaintiff has not been notified in a timely manner of Defendant(s) eligibility.

WHEREFORE, the Plaintiff demands judgment, in rem, against the Defendant(s) herein in the sum of \$25,758.88 plus interest, costs and attorneys fees as more fully set forth in the Complaint, and for foreclosure and sale of the Mortgaged premises.

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

ALL that certain tract or piece of land situate in Sandy Township, Clearfield County, Pennsylvania, bounded and described as follows, to wit;

BEGINNING at a stone post being the northeast corner of land previously conveyed by Mary A.M. Bundy and John Bundy, her husband to Jay L. Curry and Emma Curry; thence by land now or formerly of A.M. Bundy South 89 degrees East 966.5 feet to a post in the line between Sandy and Huston Townships; thence by the same South 3 degrees 20 minutes West 722.6 feet to an iron pin in the public road known as the Hickory Road; thence along the said road in a westerly direction by its several courses and distances, 1,193.5 feet to a post corner formerly of Jacob F. Shannon's land; thence by the same North 1 degrees East 703.5 feet, more or less, to a post being the southwest corner of land previously conveyed by Mary A.M. Bundy and John Bundy, her husband, to Jay L. Curry and Emma Curry; thence North 86 degrees East along the same 307.5 feet to a stone post; thence North 22 degrees West 173 feet to the place of beginning; Containing 21 acres and 15 perches, more or less.

EXCEPTING AND RESERVING all the oil, coal and other minerals in and upon the said land to the use of J.G. Reading & Co. and all other rights and privileges reserved by the said J.G. Reading & Co. in the deed to Mary A.M. Bundy dated January 26, 1904 and recorded in Clearfield County Deed Book 172, page 139.

BEING the same premises conveyed to Robert Sherwood, Albert Sherwood, Darlene Huffman and Frank Sherwood by Deed of Eleanor E. Sherwood dated January 17, 1991, recorded in Clearfield County Deeds and Records Book Volume 1387 at page 539. The said Terry Sherwood, Darlene Sherwood, David Huffman and Nancy Sherwood are entering into this deed to convey any marital interest they may have in the above described premises.

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

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

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

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 NOTIFICACION EN ADJUNTO ES DE SUMA IMPORTANCIA, PUES AFECTA SU DERECHO A CONTINUAR VIVIENDO EN SU CASA. SI NO COMPRENDE EL CONTENIDO DE ESTA NOTIFICACION OBTENGA UNA TRADUCCION INMEDITAMENTE LLAMANDO ESTA AGENCIA (PENNSYLVANIA HOUSING FINANCE AGENCY) SIN CARGOS AL NUMERO MENCIONADO ARRIBA. PUEDES SER ELEGIBLE PARA UN PRESTAMO 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 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.

EXHIBIT A

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 (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.)

IF YOU DO NOT CURE THE DEFAULT (see page 1) – 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 mortgage 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 attorneys' 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 mortgaged property could be held would be approximately **FOUR(4) 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:** National City Mortgage

Address: 3232 Newmark Dr. Miamisburg OH 45342

Phone Number: 1-800-523-8654

Fax Number: (937) 910-4058

Contact Person: COLLECTIONS DEPT.

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 furnishing and other belongings could be started by the lender at any time.

ASSUMPTION OF MORTGAGE – You may or may not be able to 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. For additional information please contact the Collection Dept.

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 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.

OCT. 17, 2002 10:36AM

650 Corporate St., Suite 207
McKeesport, PA 15132
(412) 664-1580
FAX (412) 664-0873

Mon-Valley Unemployed Committee
120 E. 8th Avenue
Homestead, PA 15120
(412) 482-9982
FAX (412) 482-8964

Housing Opportunities Inc.
133 Seventh Street
P.O. Box 8
McKeesport, PA 15134
(412) 664-1808
FAX (412) 664-0873

Credit Counselors of PA
401 Wood Street, Suite 905
Pittsburgh, PA 15222
(412) 338-8854 or 1(800) 737-2933
FAX (412) 338-8963

CAMBRIA COUNTY

Bedford-Fulton Housing Services
R.D.#1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

CCCS of Western PA
217 E. Plank Road
Altoona, PA 16802
(814) 944-8100
FAX (814) 944-5747

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

Keystone Econ Development Corp.
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 535-1688

CCCS of Western PA
219-A College Park Plaza
Johnstown, PA 15904
(814) 539-6335
Tableland Services, Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628 or 1-800-452-0148
FAX (814) 443-3690

CAMERON COUNTY

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

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

CARBON COUNTY

EOC of Schuylkill County
225 N. Centre Street
Pottsville, PA 17901
(570) 622-1985
FAX (570) 622-0429

NATIONAL CITY

Shenandoah Valley
3671 Crescent Court East
Whitehall, PA 18052
610-821-4011 or 800-220-2733
570 & 814 only for 800#
FAX (610) 821-0137

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

31 W. Market St.
Wilkes-Barre, PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1765

9 South 7th Street
Stroudsburg, PA 18380
(570) 420-8980 or 800-922-9537
FAX (570) 420-6981

1631 S. Alherton St, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

Commission on Economics Opportunity
of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0358
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CENTRE COUNTY

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

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

CCCS of Northeastern PA
1631 S. Alherton St, Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

CHESTER COUNTY

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

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

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

CCCS of Delaware Valley
1515 Market Street, Suite 1325
Philadelphia, PA 19107
(215) 563-5655
FAX (215) 563-7020

HACE

167 W. Allegheny Ave, 2nd Fl.
Philadelphia, PA 19140
(215) 426-8025
FAX (215) 426-9122
Community Housing Counseling Inc
P.O. Box 244
Kennett Square, PA 19348
(610) 444-3682
FAX (610) 444-8249

Media Fellowship House
302 S. Jackson Street
Media, PA 19063
(610) 565-0846
FAX (610) 565-8567

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

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

Community Devel. Corp of Frankford
Group Ministry
4820 Griscom Street
Philadelphia, PA 19124
(215) 744-2990
FAX (215) 744-2012

American Red Cross of Chester
1729 Edgemont Avenue
Chester, PA 19013
(610) 874-1484

CCCS of Delaware Valley
Marshall Building
790 E. Market St., Suite 215
West Chester, PA 19382
(215) 563-5655

American Credit Counseling Institute
845 Coates St
Coatesville, PA 19320
(888) 212-6741
144 E. Dekalb Pike

King of Prussia, PA 19406
(810) 971-2210
FAX (610) 265-4814

755 York Rd, Suite 103
Warminster, PA 18974
(215) 444-8429
FAX (215) 956-6344

CLARION COUNTY

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

CLEARFIELD COUNTY

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

Indiana Co. Community Action
Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

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

CCCS of Northeastern PA
1631 S Alherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

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

CLINTON COUNTY

Lycorning-Clinton Counties
Commission For Community Action
(STEP)
2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

CCCS of Northeastern PA
1631 S Alherton St., Suite 100
State College, PA 16801
(814) 238-3668
FAX (814) 238-3669

CCCS of Northeastern PA
201 Basin Street
Williamsport, PA 17703
(570) 322-0627
FAX (570) 323-6626

COLUMBIA COUNTY

CCCS of Northeastern Pennsylvania
31 W. Market Street
P.O. Box 1127
Wilkes-Barre, PA 18702
(570) 821-0837 OR 1-800-922-9537
FAX (570) 821-1785

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

Commission on Economics Opportunity
of Luzerne County
163 Amber Lane
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(570) 826-0510 OR 1-800-822-0358
FAX (570) 829-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

CRAWFORD COUNTY

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

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

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

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

CUMBERLAND COUNTY

CCCS of Western Pennsylvania, Inc
2000 Linglestown Road
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(717) 541-1757
FAX (717) 541-4670

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NATIONAL CITY

Franklin County Services of Franklin
31 West 3rd Street
Waynesboro, PA 17268
(717) 762-3285

Urban League of Metropolitan Harrisburg
N. 6th Street
Harrisburg, PA 17101
(717) 234-5825
FAX (717) 234-8458

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

Community Action Comm of the Capital Region
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Harrisburg, PA 17104
(717) 232-9757
FAX (717) 234-2227

Adams County Housing Authority
139-143 Carlisle St.
Gettysburg, PA 17325
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FAX (717) 334-8326

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CCCS of Western Pennsylvania, Inc.
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Harrisburg, PA 17102
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FAX (717) 541-4670

Urban League of Metropolitan Harrisburg
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DELAWARE COUNTY
Acorn Housing Corporation
846 North Broad Street
Philadelphia, PA 19130
(215) 765-1221
FAX (215) 765-1427

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

CCCS of Delaware Valley
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FAX (215) 864-2666

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Community Deval Corp of Frankford Group Ministry
4620 Griscom Street
Philadelphia, PA 18124
(215) 744-2990
FAX (215) 744-2012

American Red Cross of Chester
1729 Edgmont Avenue
Chester, PA 19013
(610) 874-1484

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

ACCI
175 Stratford Ave, Suite 1
Wayne PA 19087
(610) 971-2210
FAX (610) 887-7860

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

ELK COUNTY
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(814) 898-0400
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Northern Tier Community Action Corp
P.O. Box 389
135 West 4th Street
Emporium, PA 15834
(814) 486-1161
FAX (814) 486-0825

ERIE COUNTY
Booker T. Washington Center
1720 Holland Street
Erie, PA 16503
(814) 453-5744
FAX (814) 453-5749

Greater Erie Community Action Committee
18 West 8th Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

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

FAYETTE COUNTY
Action Housing, Inc.
425 6th Avenue, Suite 950
Pittsburgh, PA 15219
(412) 391-1856 or (412) 281-2102
FAX (412) 391-4512

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

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

Fayette Co. Community Action Agency, Inc.
137 North Beeson Avenue
Uniontown, PA 15401
(724) 437-6050 OR 1-800-427-INFO

FAX (412) 437-4418
Tableland Services Inc.
131 North Center Avenue
Somerset, PA 15501
(814) 445-8628
FAX (814) 443-3690

CCCS of Western PA
198 Edison Street
Uniontown PA 15401
(724) 439-8939

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

FOREST COUNTY
Women-Forrest Counties Economic Opportunity Council
204 Liberty Street
Post Office Box 547
Weirton, PA 15385
(814) 726-2400
FAX (814) 723-0510

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

YWCA of Carlisle
301 G Street
Carlisle, PA 17013
(717) 243-3818
FAX (717) 243-3848

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

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

Community Action Commission of Capital Region
1514 Derry Street
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Urban League of Metropolitan Hbg
2107 N. 6th Street
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CCCS of Western PA
2000 Unglestown Road
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(717) 541-1757
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FULTON COUNTY
Bedford-Fulton Housing Services
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FAX (814) 623-7187

Financial Counseling Services of Franklin
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CCCS of Western Pennsylvania, Inc.
912 South George Street
York, PA 17403
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Weatherization Office
917 Millin Street
Huntingdon, PA 16852
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GREENE COUNTY
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FAX (412) 462-9964

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(724) 852-2893
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#2 Garden Center Drive
Greensburg, PA 15601
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HUNTINGDON COUNTY
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RD 1, Box 384
Everett, PA 15537
(814) 623-9129
FAX (814) 623-7187

CCCS of Western Pennsylvania, Inc.
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Altoona, PA 16602
(814) 944-8100
FAX (814) 944-5747

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Huntingdon, PA 16652
(814) 643-2343

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Indiana Co. Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 465-2657
FAX (412) 465-5118

Keystone Economic Development Corporation
1854 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1688

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

JEFFERSON COUNTY
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FAX (570) 821-1785

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

LANCASTER COUNTY
Community Housing Counselors,
Incorporated
P.O. Box 244
Kennell Square, PA 19348
(215) 444-3682
FAX (215) 444-3178

CCCS of Lehigh Valley
3671 Crescent Court East
Whitehall, PA 18052
(215) 821-4011 1-800-220-2733
(717) & (814) ONLY
FAX (215) 821-8932

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

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

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CCCS of Western Pennsylvania
1st Federal Plaza-Suite 406
North Mill Street
New Castle, PA 16101
(724) 652-8074

312 Chestnut Street, Suite 227
Meadville PA 16335
(814) 333-8570
Shenango Valley Urban League, Inc.

801 Indiana Avenue
Farrell, PA 16121
(724) 981-5310

Housing Opportunities of Beaver
County
650 Corporation St., Suite 207
Beaver, PA 15009
(724) 726-7202
FAX (412) 726-7202

LEBANON COUNTY
Economic Opportunity Cabinet of
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225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
FAX (570) 622-0429

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FAX (570) 829-1865—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5831—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

EOC of Schuylkill County
225 North Centre Street
Pottsville, PA 17901
(570) 622-1995
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LYCOMING COUNTY
CCCS of Northeastern Pennsylvania
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201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

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Commission For Community Action
(STEP)
2138 Lincoln Street
P.O. Box 1328
Williamsport, PA 17703
(570) 326-0587
FAX (570) 322-2197

MCKEAN COUNTY
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FAX (814) 898-1243

Northern Tier Community Action Corp
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Emporium, PA 15834
(814) 486-1181
FAX (814) 486-0825

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

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

MIFFLIN COUNTY
CCCS of Western Pennsylvania, Inc.
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Altoona PA 16602
(814) 844-8100
FAX (814) 844-5747

Weatherization Office
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Huntingdon, PA 16652
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CCCS of Northeastern PA
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State College PA 16801
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FAX (570) 587-9134/9135
9 South 7th Street
Stroudsburg PA 18360
(570) 420-8980 or 800-922-9537
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Comm on Econ Opp of Luzerne County
163 Amber Lane
Wilkes-Barre, PA 18702
(570) 826-0510 OR 1-800-822-0359
FAX (570) 829-1865—CALL BEFORE
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MONTGOMERY COUNTY
Acom Housing Corporation
848 North Broad Street
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FAX (215) 765-1427

Northwest Counseling Service
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Norristown Business Center
190 W. Germantown Pike, Suite 140
Norristown PA 19401
(215) 563-5865

Community Action Development Comm
701 DeKalb Street
Norristown, PA 19401
(610) 277-6363
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845 Coates St
Coatesville, PA 19320
(888) 212-6741

144 E. Dekalb Pike
King of Prussia PA 18406
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FAX (610) 265-4814

755 York Rd., Suite 103
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Urban League of Metropolitan
Harrisburg
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FAX (570) 587-9134/9135

9 South 7th Street
Stroudsburg PA 18360
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FAX (570) 420-8981

POTTER COUNTY
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135 West 4th Street
Emporium, PA 15834
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FAX (814) 486-0825

SCHUYLKILL COUNTY
Budget Counseling Center
247 North Fifth Street
Reading, PA 19601
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FAX (610) 375-7830

Econ Opport Cabinet of Schuylkill Co
225 N. Centre Street
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Co.
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BEFORE FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
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(570) 836-4090 TUNKHANNOCK

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Whitehall PA 18052
(610) 821-4011
FAX (810) 821-8932

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Community Action Comm of the Capital
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1514 Derry Street
Harrisburg PA 17104
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SOMERSET COUNTY
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Everett, PA 15537
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FAX (814) 623-7187

Bedford-Fulton Housing Services
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219-A College Park Plaza
Johnstown PA 15904
(814) 539-6335

Tableland Services Inc.
535 East Main Street
Somerset, PA 15501
(814) 445-9628 - 1-800-452-0148
FAX (814) 443-3680

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CCCS of Northeastern Pennsylvania
1400 Abington Executive Park, Suite 1
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FAX (570) 587-9134/9135

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2789

German Street, P.O. Box 389
FAX(570)297-2799
(570) 928-9868
FAX (570) 928-8144

17 Cration Street
Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

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

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

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

SUSQUEHANNA COUNTY
CCCS of Northeastern Pennsylvania
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Wellsboro, PA 16901
(570) 724-5252
FAX (570) 724-5783

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

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

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

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

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

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

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

201 Basin Street
Williamsport, PA 17703
(570) 323-6627
FAX (570) 323-6626

VENANGO COUNTY
Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 459-4581
FAX (814) 456-0161

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

OCT. 17. 2002 10:39AM, Inc.

IMCA Building
339 North Washington Street
Butler, PA 16001
(412) 262-7812

WARREN COUNTY

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

Greater Erie Community Action
Committee
18 West 9TH Street
Erie, PA 16501
(814) 458-4581
FAX (814) 456-0161

Warren-Forrest Counties Economic
Opportunity
Council
1209 Pennsylvania Avenue, West
P.O. Box 547

Warren, PA 18365
(814) 726-2400
FAX (814) 723-0510

WASHINGTON COUNTY

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

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

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15801

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

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

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9862
FAX (412) 462-896

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1(800) 737-2933
FAX (412) 338-9963

WAYNE COUNTY

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

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

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

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

NATIONAL CITY

... P.O. Box 389
FAX (570) 297-2799
(570) 928-8688
FAX (570) 928-8144

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

831 Main Street
Honesdale PA 18431
(570) 253-8941
FAX (570) 253-4817

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

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

WESTMORELAND COUNTY

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

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

CCCS of Western Pennsylvania, Inc.
1 North Gate Square
#2 Garden Center Drive
Greensburg, PA 15801
(724) 838-1290

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

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

Mon-Valley Unemployed Committee
120 E. 9th Avenue
Homestead, PA 15120
(412) 462-9862
FAX (412) 462-996

Indiana Co Community Action Program
827 Water Street, Box 187
Indiana, PA 15701
(724) 485-2657
FAX (724) 485-5118

Keystone Economic Development
Corporation
1954 Mary Grace Lane
Johnstown, PA 15901
(814) 535-6556
FAX (814) 539-1888

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

Credit Counselors of PA
401 Wood Street, Suite 906
Pittsburgh, PA 15222
(412) 338-9954 or 1(800) 737-2933
FAX (412) 338-9963

WYOMING COUNTY

Common Economics Opportunity of
Luzerne Co
183 Amber Lane
Wilkes-Barre, Pennsylvania 18701
(570) 826-0510 OR 1-800-822-0359
FAX (570) 828-1665—CALL BEFORE
FAXING
(570) 455-4994 HAZELTON
FAX (570) 455-5631—CALL BEFORE
FAXING
(570) 836-4090 TUNKHANNOCK

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

31 W. Market St.
Wilkes-Barre PA 18702
(570) 821-0837 or 800-922-9537
FAX (570) 821-1785

The Trehab Center of Northeastern PA
185 Elmira Street, P.O. Box 218
Troy, PA 16947
(570) 297-2101
FAX (570) 297-2799

German Street, P.O. Box 389
FAX (570) 297-2799
(570) 928-8688
FAX (570) 928-8144

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

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

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

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

YORK COUNTY

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

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

CCCS of Western Pennsylvania, Inc.
2000 Unglestown Road
Harrisburg, PA 17102
CCCS of Western Pennsylvania, Inc.

812 South George Street
York, PA 17403
(717) 846-4176

Adams County Housing Authority
138-143 Carlisle St
Gettysburg PA 17325
(717) 334-1518
FAX (717) 334-8326

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

(Rev. 6/9)

ADAMS COUNTY

American Red Cross—
 Hanover Chapter
 529 Carlisle Street
 Hanover, Pennsylvania 17331
 (717) 537-3788
 FAX (717) 537-3294

CCCS of Western PA
 2000 Linglestown Road
 Harrisburg PA 17102
 (717) 541-1757
 FAX (717) 541-4870

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

Adams County Housing Authority
 139-143 Carlisle St
 Gettysburg PA 17325
 (717) 334-1518
 FAX (717) 334-8326

ALLEGHENY COUNTY

Pennsylvania Housing Finance Agency
 (Marcia Hess)
 2275 Swallow Hill Road, Bldg 200
 Pittsburgh, PA 15220
 (412) 429-2842
 FAX (412) 429-2835

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or (800) 737-2933
 FAX (412) 338-9963

Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1956 or (412) 281-2102 or
 (800) 792-2801
 FAX (412) 391-4512

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

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

Housing Opportunities
 133 Seventh Street
 McKeesport PA 15132
 (412) 664-1906
 Fax (412) 664-0873

Urban League Of Pittsburgh
 Bldg. For Equal Opportunity
 One Smithfield St.
 Pittsburgh, PA 15222-2222
 (412) 227-4802
 FAX (412) 261-5207

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

ARMSTRONG COUNTY

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

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

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or
 (800) 737-2933
 FAX (412) 338-9963

BEAVER COUNTY

Action Housing, Inc.
 425 6th Avenue, Suite 850
 Pittsburgh, PA 15219
 (412) 391-1956
 FAX (412) 391-4512

CCCS of Western Pennsylvania, Inc.
 971 Third Street
 Beaver, PA 15009
 (724) 774-0798

Housing Opportunities of Beaver
 County, Inc.
 650 Corporation St, Suite 207
 Beaver, PA 15009
 (724) 726-7511

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

Housing Opportunities Inc.
 133 Seventh Street
 P.O. Box 8
 McKeesport PA 15134

Credit Counselors of PA
 401 Wood Street, Suite 906
 Pittsburgh, PA 15222
 (412) 338-9954 or (800) 737-2933
 FAX (412) 338-9963

BEDFORD COUNTY

Bedford-Fulton Housing Services
 10241 Lincoln Highway
 Everett, PA 15537
 (814) 623-9129
 FAX (814) 623-7187

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

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

Tableland Services, Inc.
 535 East Main Street
 Somerset PA 15501
 (814) 445-9828 or 1-800-452-0140
 FAX (814) 443-3690

Weatherization Office
 917 Millin Street
 Huntingdon, PA 16652
 (814) 643-2343

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

Economic Opportunity Cabinet of
 Schuylkill County
 225 N. Centre Street
 Pottsville, PA 17801
 (717) 622-1995
 FAX (717) 622-0429

Community Housing Counselor, Inc.
 P.O. Box 244
 Kennett Square, PA 19348
 (610) 444-3882
 FAX (610) 444-8243

BLAIR COUNTY

Bedford-Fulton Housing Services
 R.O.#1, Box 384
 Everett, PA 15537
 (814) 623-9129
 FAX (814) 623-7187

Keystone Economic Development Corp
 1954 Mary Grace Lane
 Johnstown PA 15901
 (814) 535-6556
 FAX (814) 539-1688

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

Weatherization Office
 917 Millin Street
 Huntingdon, PA 16652
 (814) 643-2343

BRADFORD COUNTY

CCCS of Northeastern Pennsylvania
 1400 Abington Executive Park, Suite 1
 Clarks Summit, PA 18411
 (570) 587-9169 OR 1-800-922-9537
 FAX (570) 587-9134/9135

31 W. Market St.
 Wilkes-Barre, PA 16702
 (570) 821-0837 or 800-922-9537
 FAX (570) 821-1785

9 South 7th Street
 Stroudsburg PA 18360
 (570) 420-8960 or 800-922-9537
 FAX (570) 420-8981

1631 S Atherton St, Suite 100
 State College, PA 16801
 (814) 238-3668
 FAX (814) 238-3669

The Trehab Center of Northeastern PA
 10 Public Avenue
 Montrose, PA 18801
 (570) 278-3338 or 800-982-4045
 FAX (570) 278-1889

185 Elmira Street
 P.O. Box 218
 Troy, PA 16947
 (570) 297-2102

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

103 Warren Street, P.O. Box 709
 Tunkhannock PA 16657
 (570) 836-6840
 FAX (570) 836-6332

33 Walnut Street
 Wallisboro, PA 16901
 (570) 724-5252
 FAX (570) 724-5783
 831 Main Street
 Honesdale PA 18431
 (570) 253-8941
 FAX (570) 253-4817

BUCKS COUNTY

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

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

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

CCCS of Delaware Valley
 1515 Market Street - Suite 1325
 Philadelphia PA 19107
 (215) 563-5685
 FAX (215) 564-2666

HACE
 167 Allegheny Ave 2nd Fl.
 Philadelphia, PA 19140
 (215) 426-8025
 FAX (215) 426-9122

CCCS of Delaware Valley
 Trevoze Corporate Center
 4606 Street Road
 Trevoze PA 19047
 (215) 563-5665

Community Devel. Corp of Frankford
 4620 Griscorn Street
 Philadelphia, PA 19124
 (215) 744-2990
 FAX (215) 744-2012

CCCS of Lehigh Valley
 3671 Crescent Court East
 Whitehall, PA 18052
 (610) 821-4011 OR 800-220-2733
 FAX (610) 821-8932

American Credit Counseling Institute
 845 Coates St.
 Coatesville PA 19320
 (866) 212-6741

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

755 York Rd, Suite 103
 Warminster PA 18974
 (215) 444-9429
 FAX (215) 956-6344

BUTLER COUNTY

Action Housing, Inc.
 425 6th Avenue, Suite 950
 Pittsburgh, PA 15219
 (412) 391-1856 or (412) 281-2102
 FAX (412) 391-4512

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

\$ND\$0009397957DR67309-04-08

September 04, 2008

Certified Mail/Return
Receipt Requested

Darlene D Sherwood
556 Spicer Rd
Penfield PA 15849

Loan No. 0009397957
Current Servicer: National City Mortgage

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

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on
NATURE OF THE DEFAULT

your property located at:

556 Spicer Rd
Penfield PA 15849

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
07/01/2008 - 9/1/2008
and the following amount(s) are now past due:

Monthly Payments	1,725.09
Late Charges	40.24
Other Fees	18.00
Less Suspense Balance	.00-
Total Due	1,483.33

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
HOW TO CURE THE DEFAULT
of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE
BY PAYING THE TOTAL AMOUNT PAST DUE TO THE
LENDER, WHICH IS \$ 1,783.33, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES
LENDER,
WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.
Payments must be made either by cashier's check, certified check, cash

or money order made payable and sent to:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.

Miamisburg, OH 45342

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).

This is an attempt to collect a debt. Any information obtained will be
used for that purpose.

Enclosure (F) DR673 043 JCS

@ND@ 33

\$ND\$0009397957DR67209-04-08

September 04, 2008

Certified Mail/Return
Receipt Requested

Albert M Sherwood
556 Spicer Rd
Penfield PA 15849

Loan No. 0009397957
Current Servicer: National City Mortgage

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

NATURE OF THE DEFAULT-- The MORTGAGE debt held by the above lender on
NATURE OF THE DEFAULT

your property located at:

556 Spicer Rd
Penfield PA 15849

IS SERIOUSLY IN DEFAULT because:

YOU HAVE NOT MADE MONTHLY MORTGAGE PAYMENTS for the following month(s)
07/01/2008 - 9/1/2008
and the following amount(s) are now past due:

Monthly Payments	1,725.09
Late Charges	40.24
Other Fees	18.00
Less Suspense Balance	.00-
Total Due	1,483.33

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

HOW TO CURE THE DEFAULT

of the date of this notice BY PAYING THE TOTAL AMOUNT PAST DUE TO THE

BY PAYING THE TOTAL AMOUNT PAST DUE TO THE

LENDER, WHICH IS \$ 1,783.33, PLUS ANY MORTGAGE PAYMENTS AND LATE CHARGES
LENDER

WHICH BECOME DUE DURING THE THIRTY (30) DAY PERIOD.

Payments must be made either by cashier's check, certified check, cash

or money order made payable and sent to:

National City Mortgage
Attn: Customer Counseling Department
3232 Newmark Dr.

Miamisburg, OH 45342

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).

This is an attempt to collect a debt, any information obtained will be
used for that purpose.

Enclosure (F) DR672 041 JCS

@ND@ 33

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

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

UDREN LAW OFFICES, P.C.

BY: 

Attorneys for Plaintiff

MARK J. UDREN, ESQUIRE

STUART WINNEG, ESQUIRE

LORRAINE DOYLE, ESQUIRE

ALAN M. MINATO, ESQUIRE

CHANDRA M. ARKEMA, ESQUIRE

LOUIS A. SIMONI, ESQUIRE

UDREN LAW OFFICES, P.C.

ATTORNEY FOR PLAINTIFF

MARK J. UDREN, ESQUIRE - ID #04302
STUART WINNEG, ESQUIRE - ID #45362
LORRAINE DOYLE, ESQUIRE - ID #34576
ALAN M. MINATO, ESQUIRE - ID #75860
CHANDRA M. ARKEMA, ESQUIRE - ID #203437
LOUIS A. SIMONI, ESQUIRE - ID #200869
WOODCREST CORPORATE CENTER
111 WOODCREST ROAD, SUITE 200
CHERRY HILL, NJ 08003-3620
856-669-5400 pleadings@udren.com

National City Bank of
Pennsylvania

Plaintiff

v.

Albert M. Sherwood
Darlene D. Sherwood
Defendant

COURT OF COMMON PLEAS
CIVIL DIVISION
Clear field County

NO. 2008-2007-CD

S
FILED

m/12:35pm of disc issued to AAA Simmi
NOV 25 2008

William A. Shaw
Prothonotary/Clerk of Courts

PRAECIPE TO DISCONTINUE WITHOUT PREJUDICE

TO THE PROTHONOTARY:

Kindly mark the above DISCONTINUED WITHOUT PREJUDICE.

DATED: November 20, 2008

UDREN LAW OFFICES, P.C.

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

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

CIVIL DIVISION

COPY

National City Bank of Pennsylvania

Vs.

No. 2008-02007-CD

**Albert M. Sherwood
Darlene D. Sherwood**

CERTIFICATE OF DISCONTINUATION

Commonwealth of PA
County of Clearfield

I, William A. Shaw, Prothonotary of the Court of Common Pleas in and for the County and Commonwealth aforesaid do hereby certify that the above case was on November 25, 2008, marked:

Discontinued without prejudice

Record costs in the sum of \$95.00 have been paid in full by Louis A. Simoni Esq.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal of this Court at Clearfield, Clearfield County, Pennsylvania this 25th day of November A.D. 2008.



William A. Shaw, Prothonotary

LM

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-2007-CD

NATIONAL CITY BANK of PENNSYLVANIA

vs

SERVICE # 2 OF 2

ALBERT M. SHERWOOD AND DARLENE D. SHERWOOD

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 11/18/2008

HEARING:

PAGE: 104804

DEFENDANT:

DARLENE D. SHERWOOD

ADDRESS:

556 SPICHER ROAD A/K/A RD 1 BOX 29B

PENFIELD, PA 15849

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, 11-5-08 AT 9:43 (AM) PM **SERVED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON DARLENE D. SHERWOOD, DEFENDANT

BY HANDING TO Darlene Sherwood, Defendant

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 556 Spicher Road Penfield Pa. 15849

NOW _____ AT _____ AM / PM **POSTED** THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE FOR DARLENE D. SHERWOOD

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO DARLENE D. SHERWOOD

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

Jerome M. Nexhib
Deputy Signature

Jerome M. Nexhib
Print Deputy Name

5
FILED
01/31/09
DEC 10 2008
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 08-2007-CD

NATIONAL CITY BANK of PENNSYLVANIA

vs

SERVICE # 1 OF 2

ALBERT M. SHERWOOD AND DARLENE D. SHERWOOD

COMPLAINT IN MORTGAGE FORECLOSURE

SERVE BY: 11/18/2008

HEARING:

PAGE: 104804

DEFENDANT: ALBERT M. SHERWOOD

ADDRESS: 556 SPICHER ROAD A/K/A RD 1 BOX 29B
PENFIELD, PA 15849

ALTERNATE ADDRESS

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, 11-5-08 AT 9:43 AM PM SERVED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE ON ALBERT M. SHERWOOD, DEFENDANT

BY HANDING TO Darlene Sherwood / wife

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 556 Spicher RD Penfield Pa. 15849

NOW AT AM / PM POSTED THE WITHIN

COMPLAINT IN MORTGAGE FORECLOSURE FOR ALBERT M. SHERWOOD

AT (ADDRESS)

NOW AT AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF NOT FOUND AS TO ALBERT M. SHERWOOD

REASON UNABLE TO LOCATE

SWORN TO BEFORE ME THIS

DAY OF 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY: Jerome M. Nexlinb
Deputy Signature

Jerome M. Nexlinb
Print Deputy Name

FILED
073:4960
DEC 10 2008
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104804
NO: 08-2007-CD
SERVICES 2
COMPLAINT IN MORTGAGE FORECLOSURE

PLAINTIFF: NATIONAL CITY BANK of PENNSYLVANIA
vs.
DEFENDANT: ALBERT M. SHERWOOD AND DARLENE D. SHERWOOD

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	UDREN	121748	20.00
SHERIFF HAWKINS	UDREN	121748	42.72

⁵
FILED
01/31/08
FEB 04 2008
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff