

I Clifford Hatney was told by Phila Gas  
works that owe \$ 4,230.97 cent now  
they tell me I owe 19,000 after net  
Equity call them and I got mortgage for  
my house 3-1-05 I have two mortgage.

Clifford Hatney

WOCT-2010-2217536

~~They~~ I owe gas bill for 1995 same house  
but I got loan on my house 3-1-05

Additional Info

RECEIVED

AUG 29 2011

PA PUBLIC UTILITY COMMISSION  
SECRETARY'S BUREAU

20. 2007 at 4:00PM

LAW GREGORY JAVARDIAN

T-NO. 0142/00:P. 2/5

# Housing Finance Agency

# Homeowners' Emergency Mortgage Assistance Loan Program

Woc C 2010-22175 <sup>3019 AUG 29</sup> 1110: 39  
 Correspondence: 211 North Front Street, P.O. Box 15206 Harrisburg, PA 17105-5206  
 Correspondence: 211 North Front Street, P.O. Box 15530 Harrisburg, PA 17105-5530  
 (717) 780-3940 1-800-342-2397 FAX (717) 780-3995 TTY (717) 780-1869

SECRETARY'S BUREAU

**REINSTATEMENT AGREEMENT**

Lender Name: Emo Mortgage  
 Address for Address for: 800 Stap Highway  
 Reinstatement Monthly: 121 Bay 255  
 Funds: Lewisville, TX 75067-4180 Payments: \_\_\_\_\_  
 RE: Latney, Clifford & Cassandra  
 Account No.: 002389444  
 Social Security Number: 116-40-9372

PHFA IS RELYING UPON YOUR INSTITUTION TO PROVIDE ACCURATE FIGURES TO REINSTATE THIS ACCOUNT. NEITHER THIS AGENCY NOR THE BORROWER IS RESPONSIBLE FOR ANY INACCURACIES PROVIDED BY YOU. YOU WILL BE LEGALLY BOUND BY THIS AGREEMENT. THIS IS THE ONLY DOCUMENT YOU WILL SIGN IN CONNECTION WITH REINSTATEMENT OF THIS ACCOUNT THROUGH THE HOMEOWNERS' EMERGENCY MORTGAGE ASSISTANCE PROGRAM. IT IS REQUIRED THAT YOU RESPOND WITHIN 15 DAYS. FAILURE TO RESPOND WILL ONLY DELAY DISBURSEMENT TO YOU.

The above-referenced homeowner has been approved for a mortgage assistance loan. This loan will reinstate the mortgage to a current status, including reasonable attorney's fees and costs. In order to complete this process, we will need you to provide the following information. YOU MUST FAX THE COMPLETED FORM TO THE CLOSING DEPARTMENT AT 1-717-780-3995 WITHIN 15 DAYS FROM RECEIPT, OR MAIL THE ORIGINAL DIRECTLY TO PHFA/HEMAP AT THE ABOVE ADDRESS. PLEASE NOTE THAT THIS AGREEMENT MUST BE COMPLETED IN ITS ENTIRETY AND SIGNED BY AN AUTHORIZED SIGNATORY OF YOUR INSTITUTION.

1. Mortgagee(s) Clifford & Cassandra Latney  
 2. Property Address 5603 North Warrick St., Philadelphia, PA  
 3. Monthly Payments:  
 Principal/Interest \$ \_\_\_\_\_ Taxes \_\_\_\_\_ Homeowners'/Hazard Ins. \_\_\_\_\_  
 Escrows (if any) \$ \_\_\_\_\_  
 Total Monthly Paid \$ \_\_\_\_\_  
 4. Monthly Due Date 1st, Interest Rate 10.0%  
 5. Monthly Late Charge \$ \_\_\_\_\_ due after the 15th of each month.  
 6. Unpaid Principal Balance \$ \_\_\_\_\_  
 7. Maturity Date: \_\_\_\_\_  
 8. Did this loan originate as an FHA Title II purchase mortgage? Yes/No What is the FHA Case #? 4413481951  
 9. "PROJECTED DELINQUENCY" (NOT A BALANCE OR PAYOFF) THROUGH 1/30/07  
 Delinquency/Past Due Payments (PITIS) 1,743.98  
 Additional Escrow Due (Shortage) \$ 1,716.50 (In addition to delinquent monthly escrow)  
 Late Charges \$ 726.50 Required Escrow balance  
 Legal Fees and Costs\* \$ 50.00 Must include a Breakdown  
 Property Inspections \$ 125.00 Mis corp Adv. #1, 038.15  
 Unapplied Funds/Suspense \$ \_\_\_\_\_ NSF 360.00  
 Other (Specify) \$ 9,236.80 Delinquent Int. Arrearage - 62,863.69  
 Feb, March, Apr. P/c \$ 15,75.27 Principal Arrearage 5,274.86  
 TOTAL DELINQUENCY \$ 12,688.04 PROJECTED THROUGH 1/31/07

10. Date of last payment on account: 2/1/05; Month Applied To: 2/1/05; Next payment due date: 3/1/05  
 11. Last appraised value \$ NA; Appraisal Date: \_\_\_\_\_  
 12. What is your Attorney's Name and Phone Number? Greg Javardian 215-942-9190

504.89

4/13/05 36.1

- A. Upon payment of the sum of money set forth above, you agree to satisfy all delinquent principal, interest, late charges, real estate taxes, escrow AND total escrow shortage, legal fees and costs owed by the Borrower. You will reinstate the Borrower's account to a current status.
- B. Upon payment of such sums, all pending legal action arising out of the delinquency of the Borrower will be discontinued.
- C. In the case of a non-continuing loan, PHFA/HEMAP will pay the amount necessary to reinstate the account to a current status. In the case of a continuing loan, the Mortgage Lender will also accept monthly mortgage payments on behalf of the Borrower by PHFA/HEMAP as long as Borrower is deemed eligible pursuant to the terms of Act 91 of 1983 and any applicable amendments.
- D. The Mortgage Lender agrees to reimburse PHFA/HEMAP any duplicate payments made. This set out is not to be paid ahead.
- E. The Mortgage Lender further agrees that it will maintain any existing escrow account for payment of real estate taxes and homeowner's insurance owed on the Premises, and that payment of those sums will be made promptly when due.

Notice of Fax Statement: This document and any amendments thereto may be executed and delivered by way of transmission through a facsimile (fax) machine and shall have the same legal enforceability and binding effect as though it were signed in original form.

Witnessed by: [Signature] Lender Name: Emo Mortgage Corp  
 Signed by: Greg Javardian Sec  
 Print Name & Title: Javardian / Atty  
 Contact Person: Sarah Kennedy  
 Date: 8/14/07  
 Phone Number: 215-942-9190 ext 238  
 Fax Number: 7695

-800-152-1110

**PHILADELPHIA GAS WORKS**  
800 W. MONTGOMERY AVENUE, PHILADELPHIA, PA 19122-0050

Billing Date: 10/11/10  
Account Number: 0921655862

**MONTHLY STATEMENT**

**Final Bill**

**GENERAL INFORMATION**

From 10/06/10 thru 10/07/10  
Billing Cycle Number: 07

**CONTACT US**

Account for:  
**CLIFFORD P LATNEY**  
5603 N WARNOCK ST  
PHILA PA 19141-3612

Gas Leaks & Emergencies 215 235-1212  
Billing & General Information 215 235-1000  
Appliance Service 215 235-2050  
Theft of Gas 215 684-6383  
Foreign Language Assistance 215 235-1000  
Hearing impaired TTY Line 215 236-4646  
Representantes Que Hablan Espanol 215 235-2175

Web Site - [www.pgworks.com](http://www.pgworks.com)

Billing Summary

Past Due Amount \$0.00  
Adjustments \$4,230.97  
Current Charges \$0.00

**CUSTOMER SERVICE CENTERS**

(Hours 9 a.m. - 5 p.m.)

Total Amount Due By  
Nov 03, 2010 **\$4,230.97**

Center City 1137 Chestnut St. (M, T, TH, F)  
Germantown 210 W. Chelten Ave. (T, W, F)  
S. Philadelphia 1601 S. Broad St. (M, W, TH)  
Frankford 4410 Frankford Ave. (T, TH, F)  
N. Philadelphia 1337 W. Erie Ave. (M, W, TH)  
W. Philadelphia 5230 Chestnut St. (M, T, W, F)

717-783-0703

To avoid Finance Charges please pay total amount due by the due date. Finance Charge is calculated at 1.5% monthly. (18% yearly)

This statement shows an unpaid final billing. Prompt payment is appreciated. If payment is not received, you remain responsible for this debt, even if PGW decides to write it off. PGW may re-activate your written off balance at any time, and may continue collection activity.

Questions or complaints about your bill? Please call us before the Due Date at 215-235-1000.  
Or write to: PGW P.O. Box 3500, Phila., PA 19122-0050

Please return this portion with your payment.  
Write your account number on your check or money order made payable to Philadelphia Gas Works

Account Number: 0921655862  
Due Date: Nov 03, 2010  
Please Pay: \$4,230.97

Place "X" in box for address corrections. Print corrections on reverse side.

Amount Enclosed:

CLIFFORD P LATNEY  
5603 N WARNOCK ST  
PHILA PA 19141-3612

Philadelphia Gas Works  
P.O. Box 11700  
Newark, NJ 07101-4700

woct C 2010-2217536

0009216558628000000004230972

Clifford Watney  
5603 N Warnock St  
Phila PA 19141

POST OFFICE TO WHICH ADDRESSED  
THIS MAILING LABEL SHOULD BE RETURNED



Shirley Spunlaugle legal assistant super  
PA PUC

Secretary's Bureau  
PUC<sup>PO</sup> Box 3226

Harrisburg PA 17105-3265

171053226

