

These are not paid ref 1/26/87

*Boonshburg
1987 - 275.19*

BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

CONNIE C. GINGER
120 R EAST 3RD ST.
BERWICK, PA. 18603

HOURS WED 9:00 TO 12:00 MON,
TUE, THUR & FRI 9 TO 5
FRI 9 TO 7 DURING DISCOUNT
PHONE 717-752-7442 ONLY

FOR BERWICK AREA SCHOOL DISTRICT					DATE	BILL NO.
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX	AMOUNT DUE	NET RELATIVE
SCHOOL R.E.	3200	07.00	335.55	342.40	07/01/86	04465
THE DISCOUNT & THE PENALTY HAVE BEEN COMPUTED FOR YOUR CONVENIENCE					335.55	359.52
					342.40	359.52
					31	NOV 1
					31	NOV 1
					31	NOV 1

M
A
L
O
UNIVERSITY REAL ESTATE CO
317 EAST 7TH ST
BERWICK, PA
18603

PENALTY AT PROPERTY DESCRIPTION					THIS TAX RETURNED TO COURT HOUSE JANUARY 23, 1987
SCHOOL 5%	16158				
ACCT NO.	04.3-4-158-A				
PARCEL					
L-IRREG BUILDINGS		1,070	2,130		
TOTAL					3,200

BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

CONNIE C. GINGER
120 R EAST 3RD ST.
BERWICK, PA. 18603

HOURS WED 9:00 TO 12:00 MON,
TUE, THUR & FRI 9 TO 5
FRI 9 TO 7 DURING DISCOUNT
PHONE 717-752-7442 ONLY

FOR BERWICK AREA SCHOOL DISTRICT					DATE	BILL NO.
DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX	AMOUNT DUE	NET RELATIVE
SCHOOL R.E.	3500	07.00	367.01	374.50	07/01/86	04466
THE DISCOUNT & THE PENALTY HAVE BEEN COMPUTED FOR YOUR CONVENIENCE					367.01	393.23
					374.50	393.23
					31	NOV 1
					31	NOV 1
					31	NOV 1

M
A
L
O
UNIVERSITY REAL ESTATE CO
317 E. 7TH ST
BERWICK, PA
18603

PENALTY AT PROPERTY DESCRIPTION					THIS TAX RETURNED TO COURT HOUSE JANUARY 23, 1987
SCHOOL 5%	16159				
ACCT NO.	04.3-4-158-1				
PARCEL					
625 W FRONT 1/2 LOT		1,070	2,430		
BUILDINGS					
TOTAL					3,500

** See next sheet*

*Penney
Landy*

PAID TO

March 6, 1987

JONATHAN DeYOUNG
DAVID I. DAVIS

JOHN L. WALFISH
KENNETH N. GJURICH*
ELAINE M. ROSS
*also Member of New Jersey Bar

NANCY L. STAUFFER
Conveyancer/Legal Assistant
RALPH J. SAULINO, C.P.A.
JOHN L. WALSH
Field Representative
MARGUERITE A. WALSH
Office Administrator

Sheriff of Columbia County
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

ATTN: Deputy Sheriff Connie Breech

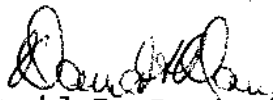
RE: First Pennsylvania Bank, N.A., et al.
vs. University Real Estate Co., Inc.
Civil Action No. 1129-1986

Dear Connie:

As per your request, enclosed please find our
firm check in the amount of \$103.15 representing
costs in the above-noted matter.

Thank you.

Very truly yours,


David I. Davis

DID/li

Enclosure

JONATHAN DeYOUNG
ATTORNEY AT LAW
144 EAST DUKALB PIKE
KING OF PRUSSIA, PA. 19406

REMITTANCE ADVICE	
D15000	
(66)	

60 46
313

10872

PAY One Hundred Three and 15/100 ----- DOLLARS

CHECK AMOUNT	103 15
--------------	--------

DATE	TO THE ORDER OF
3/6/87	SHERIFF OF COLUMBIA COUNTY

RAY THOMAS

Handwritten signature

SENDER: Complete items 1 and 2 when additional services are desired, and complete items 3 and 4. Put your address in "RETURN TO" space on the reverse side. Failure to do this will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional service(s) requested.

1. <input type="checkbox"/> Show to whom delivered, date, and addressee's address.	2. <input type="checkbox"/> Restricted Delivery.
3. Article Addressed to: (3) Connie Gingham 120 R.E. 3rd Street Berwick, PA 18603	
4. Article Number P 264 197 644	
Type of Service: <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured <input type="checkbox"/> COD	
Always obtain signature of addressee or agent and DATE DELIVERED.	
5. Signature — Addressee X	8. Addressee's Address (ONLY if requested and fee paid)
6. Signature — Agent X <i>Connie Gingham</i>	
7. Date of Delivery 1-22-87	

PS Form 3811, Feb. 1986

SENDER: Complete items 1 and 2 when additional services are desired, and complete items 3 and 4. Put your address in "RETURN TO" space on the reverse side. Failure to do this will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional service(s) requested.

1. <input type="checkbox"/> Show to whom delivered, date, and addressee's address.	2. <input type="checkbox"/> Restricted Delivery.
3. Article Addressed to: (3) Keystone Water Company West Front Street Berwick, PA 18603	
4. Article Number P. 264 197 645	
Type of Service: <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured <input type="checkbox"/> COD	
Always obtain signature of addressee or agent and DATE DELIVERED.	
5. Signature — Addressee X	8. Addressee's Address (ONLY if requested and fee paid)
6. Signature — Agent X <i>Connie Gingham</i>	
7. Date of Delivery JAN 22 1987	

PS Form 3811, Feb. 1986

Put your address in "RETURN TO" space on the reverse side. Failure to do this will prevent this card from being returned to you. The return receipt fee will provide you the name of the person delivered to and the date of delivery. For additional fees the following services are available. Consult postmaster for fees and check box(es) for additional service(s) requested.

1. <input type="checkbox"/> Show to whom delivered, date, and addressee's address.	2. <input type="checkbox"/> Restricted Delivery.
3. Article Addressed to: (3) Barbara Hunsinger Municipal Authority Town Hall Building Bloomsburg, PA 17815	
4. Article Number P. 264 197 643	
Type of Service: <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured <input type="checkbox"/> COD	
Always obtain signature of addressee or agent and DATE DELIVERED.	
5. Signature — Addressee X <i>Barbara Hunsinger</i>	8. Addressee's Address (ONLY if requested and fee paid)
6. Signature — Agent X	
7. Date of Delivery 1-22-87	

PS Form 3811, Feb. 1986

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1. <input type="checkbox"/> Show to whom delivered, date, and addressee's address.	2. <input type="checkbox"/> Restricted Delivery.
3. Article Addressed to: (3) University Real Estate Co., Inc. 317 E. 7th Street Berwick, PA 18603	
4. Article Number P 264 197 639	
Type of Service: <input type="checkbox"/> Registered <input checked="" type="checkbox"/> Certified <input type="checkbox"/> Express Mail <input type="checkbox"/> Insured <input type="checkbox"/> COD	
Always obtain signature of addressee or agent and DATE DELIVERED.	
5. Signature — Addressee X <i>[Signature]</i>	8. Addressee's Address (ONLY if requested and fee paid)
6. Signature — Agent X	
7. Date of Delivery 1-22-87	

PS Form 3811, Feb. 1986

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1. ☐ Show to whom delivered, date and address address. 2. ☐ Registered for delivery.

3. Article Addressed to:

(3)
 Commonwealth of Pennsylvania, Dept. of
 Revenue Bureau of Accounts, P.O. Box 2055,
 Harrisburg, PA 17105

4. Article Number: 197 647

5. Signature - Addressee: ☒ X

6. Signature - Agent: *Richard Williams* ☒ X

7. Date of Delivery: **JAN 22 1987**

PS Form 3811, Feb. 1986

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1. ☐ Show to whom delivered, date and address address. 2. ☐ Registered for delivery.

3. Article Addressed to:

(3)
 Bloomsburg Water Company
 235 Market Street
 Bloomsburg, PA 17815

4. Article Number: 197 647

5. Signature - Addressee: ☒ X

6. Signature - Agent: *Donna H. Stang* ☒ X

7. Date of Delivery: **JAN 22 1987**

PS Form 3811, Feb. 1986

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PS Form 3811, Feb. 1986

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1. <input type="checkbox"/> Show to whom delivered, date, and address of addressee	2. Article Addressed to: P.O. Box 745 (3)
3. Article Addressed to: Small Business Administration 20 North Penna. Avenue Room 2327 Wilkes-Barre, PA 18701	4. Additional Services: <input type="checkbox"/> Registered Mail <input type="checkbox"/> Insured <input type="checkbox"/> Signature Required <input type="checkbox"/> Return Receipt <input type="checkbox"/> Restricted Delivery <input type="checkbox"/> Signature Required <input type="checkbox"/> Registered Mail <input type="checkbox"/> Insured <input type="checkbox"/> Signature Required <input type="checkbox"/> Return Receipt <input type="checkbox"/> Restricted Delivery
5. Signature - Addressee <i>Susan Shotwell</i>	6. Signature - Agent <i>Susan Shotwell</i>
7. Date of Delivery JAN 22 1987	

PS Form 3811, Feb. 1986

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Put your address in RETURN TO, below, on the back of this card from being returned to you. The return address will provide you with the date of delivery. For additional information, see the back of this card. Postmaster: For fees and postage, see the back of this card.

1. <input type="checkbox"/> Show to whom delivered, date, and address of addressee	2. Article Addressed to: Press-Enterprise Attn: Susan Shotwell P.O. Box 745 Bloomsburg, PA 17815
3. Article Addressed to: Small Business Administration 20 North Penna. Avenue Room 2327 Wilkes-Barre, PA 18701	4. Additional Services: <input type="checkbox"/> Registered Mail <input type="checkbox"/> Insured <input type="checkbox"/> Signature Required <input type="checkbox"/> Return Receipt <input type="checkbox"/> Restricted Delivery <input type="checkbox"/> Signature Required <input type="checkbox"/> Registered Mail <input type="checkbox"/> Insured <input type="checkbox"/> Signature Required <input type="checkbox"/> Return Receipt <input type="checkbox"/> Restricted Delivery
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5. Signature - Addressee <i>Susan Shotwell</i>	6. Signature - Agent <i>Susan Shotwell</i>
7. Date of Delivery JAN 22 1987	

PS Form 3811, Feb. 1986

MAR 04 1987

Margaret A. Smith
Clerk of the Bankruptcy Court
R. Yakobson
Deputy Clerk

UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

In re

University Real Estate Co.

Case No.

5-87-00136

Debtor

Set forth all names including trade names used by
Debtor within the last six years.

Social Security No. _____

Debtor's Employer's Identification No. 23-2345444

VOLUNTARY PETITION UNDER CHAPTER ELEVEN

☐ Individual ☐ Husband and Wife ☒ Corporation ☐ Partnership

- Petitioner's mailing address, including county, is 317 East Seventh Street,
Berwick, Columbia County, PA 18603.
 - Petitioner (1) has had it's principal place of business within this District
(2) for the preceeding 180 days
 - Petitioners are qualified to file this petition and are entitled to the benefits of Title Eleven, United States Code as a voluntary debtor.
 - If petitioner is an individual whose debts are primarily consumer debts. Petitioner is aware that they may proceed under Chapter 7 or 13 of Title 11, United States Code, understands the relief available under such chapter, and chooses to proceed under Chapter 11 of such title.
 - If petitioner is an individual whose debts are primarily consumer debts and such petitioner is represented by an attorney. A declaration or an affidavit in the form of Exhibit B is attached to and made a part of this petition.
 - A list of Creditors holding the twenty (20) largest unsecured claims accompanies this Petition.
 - ☐ A copy of petitioner's proposed plan dated the _____ is attached.
☒ Petitioner intends to file a plan pursuant to Chapter Eleven of Title Eleven, United States Code.
- Wherefore, Petitioner prays for relief in accordance with Chapter Eleven, United States Code.

Petitioner signs if not represented by an attorney
University Real Estate Co.

By:

[Signature]
Petitioner

Pres.

Attorney for Petitioner

Address

City

State

Zip

(1) Insert "has resided" or "has had his domicile" or "has had his principal place of business" or "has had his principal assets within this district."

(2) Insert "for the preceding 180 days" or "for a longer portion of the preceding 180 days than in any other district."

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF INDIVIDUALS TO PETITION

I or we _____ the petitioners named in the foregoing petition declare under penalty of perjury that the foregoing is true and correct.

Executed on _____

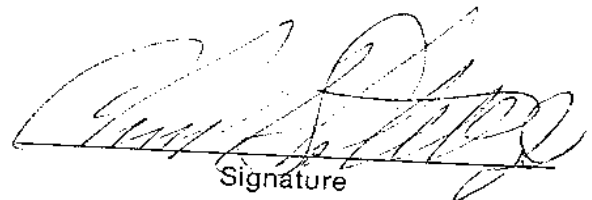
Signature

Signature

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION

I, Charles R. Shotwell, Jr., the President or an authorized agent of the corporation named as petitioner in the foregoing petition, declare under penalty of perjury that the foregoing is true and correct and the filing of this petition on behalf of the corporation has been authorized.

Executed on March 3, 1987


Signature

UNSWORN DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A PARTNERSHIP

I, _____ a member or an authorized agent of the partnership named as petitioner in the foregoing petition declare under penalty of perjury that the foregoing is true and correct and that the filing of this petition on behalf of the partnership has been authorized.

Executed on _____

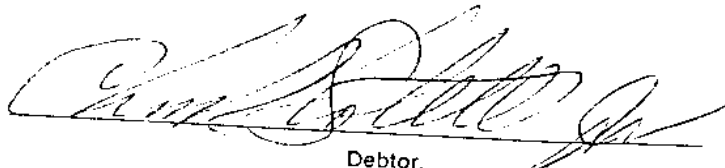
Signature

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS

Following is the list of the Debtor's creditors holding the 20 largest unsecured claims which is prepared in accordance with Rule 1007(d) for filing in this chapter 11 (or chapter 9) case. The list does not include (1) those persons who come within the definition of insider set forth in 11 U.S.C. § 101(25), (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims, or (3) governmental units.

(1) Name of creditor and complete mailing address including zip code	(2) Name, telephone number and complete mailing address including zip code of employee, agent or department of creditor familiar with claim who may be contacted	(3) Nature of claim (trade debt, bank loan, type of judgment, etc.)	(4) Indicate if claim is contingent, unliquidated, disputed or subject to setoff	(5) Amount of claim (if secured also state value of security)
Pennsylvania Power & Light Company P.O. Box 158 Montoursville, PA 17754	Edward F. Piatkowski 1-800-336-8510 Address same as listed column 1	Trade Debt		\$3,275.68
Chapin Oil 928 E. 3rd St. Nescopeck, PA 18635	Mr. Paden (717) 752-5891 Address same as listed column 1	Trade Debt		687.74
Northeastern Envelope Co. Old Winola Rd. Clarks Summit PA 18411	Manager (717) 586-1061 Address same as listed column 1	Trade Debt		175.85
First Lease c/o First Eastern Bank 11 West Market Wilkes-Barre, PA 18768	Carey Howell (717) 826-4600 Ext. 3050 Address same as listed column 1	Trade Debt	Unliquidated	

Date:


Debtor.

SHERIFF'S SALE - COST SHEET

FIRST PENNSYLVANIA BANK, N.A. et al

VS. UNIVERSITY REAL ESTATE CO., INC.

NO. 3 of 87 E.D. 1129 of 86 J.D.

DATE OF SALE: MARCH 5, 1987

420 WEST MAIN STREET BLOOMSBURG
05W-06-4

SHERIFF'S COST OF SALE:

Docket & Levy Service
Mailing
Advertising, Sale Bills & Newspapers
Posting Handbills
Mileage
Crying/Adjourn of Sale
Sheriff's Deed
Distribution
Other COPY WORK

\$ 10.50
3.50
18.00
9.00
9.00
5.00
7.00
10.00
9.00
4.50

TOTAL \$ 85.50

Press-Enterprise, Inc.
Henrie Printing
Solicitor's Services

\$ 188.11
20.30

TOTAL \$ 208.41

PROTHONOTARY: Liens List
Deed Notarization
Other

\$ 5.00

TOTAL \$ 5.00

RECORDER OF DEEDS: Copywork
Deed
Other

\$ 4.25
13.50
2.50

TOTAL \$ 20.25

REAL ESTATE TAXES:

Borough/Twp. & County Taxes, 19 87
School Taxes, District
Delinquent Taxes, 19 86, 19 , 19 (Total Amts.)

\$ 275.19
299.43

TOTAL \$ 574.62

MUNICIPAL RENTS:

Sewer - Municipality BLOOMSBURG, 1986-87
Water - Municipality , 19

\$ 479.18

TOTAL \$ 479.18

SURCHARGE FEE: (State Treasurer)

\$ 1.00

MISCELLANEOUS: LIEN CERTIFICATE

\$ 5.00

TOTAL

\$ 5.00

TOTAL COSTS

\$ 1,378.96

SHERIFF'S SALE - COST SHEET

FIRST PENNSYLVANIA BANK, N.A., et al

VS. UNIVERSITY REAL ESTATE CO., INC.

NO. 3 of 87 E.D. 1129 of 86 J.D.

DATE OF SALE: MARCH 5, 1987

625 WEST FRONT STREET BERWICK
04.3-4-158 A
04.3-4-158-1

SHERIFF'S COST OF SALE:

Docket & Levy Service
Mailing
Advertising, Sale Bills & Newspapers
Posting Handbills
Mileage
Crying/Adjourn of Sale
Sheriff's Deed Distribution
Other COPY WORK

\$ 17.50
3.50
18.00
18.00
9.00
5.00
7.00
10.00
9.00
4.50

TOTAL \$ 101.50

Press-Enterprise, Inc.
Henrie Printing
Solicitor's Services

\$ 188.11
20.30

TOTAL \$ 208.41

PROTHONOTARY: Liens List
Deed Notarization
Other

\$ 5.00

TOTAL \$ 5.00

RECORDER OF DEEDS: Copywork
Deed
Other

\$ 4.25
14.00
2.50

TOTAL \$ 20.75

REAL ESTATE TAXES:

Borough/Twp. & County Taxes, 1987
School Taxes, District
Delinquent Taxes, 1986, 19, 19 (Total Amts.)

\$ 380.83
788.10

TOTAL \$ 1168.93

MUNICIPAL RENTS:

Sewer - Municipality BERWICK, 1986 87
Water - Municipality, 19

\$ 140.00

TOTAL \$ 140.00

SURCHARGE FEE: (State Treasurer)

\$ 1.00

MISCELLANEOUS: LIEN CERTIFICATE

\$ 10.00

TOTAL

\$ 10.00

TOTAL COSTS

\$ 1655.59

LIEN CERTIFICATE

Date February 23, 1987

This is to certify that according to our records, the tax liens in the Tax Claim Bureau against the property listed below, as of December 31, 1986, in Berwick Borough are as follows:

Owner or Reputed Owner: University Real Estate Co.

Former Owner: Yorks, Shirley

Parcel No. 04.3-4-158A Deed & Page n/a

Description

YEAR	COUNTY	TAX DISTRICT	SCHOOL	TOTAL
1986	n/a	n/a	362.05	362.05
			TCB FEE	15.00
			TOTAL	377.05

The above figures represent the amounts due during the month of March 1987

Requested by: John Adler, Sheriff

Fee \$5.00

COLUMBIA COUNTY TAX CLAIM BUREAU

Director

LIEN CERTIFICATE

Date February 23, 1987

This is to certify that according to our records, the tax liens in the Tax Claim Bureau against the property listed below, as of December 31, 1986, in Berwick Borough are as follows:

Owner or Reputed Owner: University Real Estate Co.
 Former Owner: Yorks, Shirley
 Parcel No. 04.3-4-158-1 Deed & Page N/A
 Description 625 W. Front St.

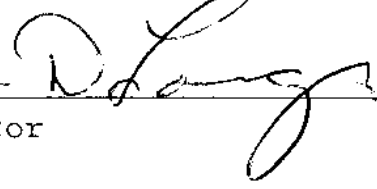
YEAR	COUNTY	TAX DISTRICT	SCHOOL	TOTAL
1986	n/a	n/a	396.05	396.05
			TCB FEE	15.00
			TOTAL	411.05

The above figures represent the amounts due during the month of March 1987

Requested by: John Adler, Sheriff

Fee
 \$ 5.00

COLUMBIA COUNTY TAX CLAIM BUREAU


 Director

LIEN CERTIFICATE

Date 3-3-87

This is to certify that according to our records, the tax liens in the Tax Claim Bureau against the property listed below, as of December 31, 1986, in Bloomington Town, are as follows:

Owner or Reputed Owner: University Real Est

Former Owner: _____

Parcel No. 05W-06-4 Dead & Page _____

Description 420 W 2nd St

YEAR	COUNTY	TAX DISTRICT	SCHOOL	TOTAL
1986 ^{Tax}			284.43	284.43
			TCB FEE	15.00
			TOTAL	299.43

The above figures represent the amounts due during the month of March 1987

Requested by: John Adler, Sheriff

Fee 5.00

COLUMBIA COUNTY TAX CLAIM BUREAU

D. Long
Director

STATE OF PENNSYLVANIA }
COUNTY OF COLUMBIA } SS:

..... J. STEPHEN BUCKLEY, being duly sworn according to law deposes and says that Press-Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established on the 1st day of March, 1902, and has been published daily (except Sundays and Legal Holidays) continuously in said Town, County and State since the date of its establishment; that hereto attached is a copy of the legal notice or advertisement in the above entitled proceeding which appeared in the issue of said newspaper on FEBRUARY 12, 19 & 26, 19 87 .. exactly as printed and published; that the affiant is one of the owners and publishers of said newspaper in which legal advertisement or notice was published; that neither the affiant nor Press-Enterprise are interested in the subject matter of said notice and advertisement, and that all of the allegations in the foregoing statement as to time, place, and character of publication are true.

..... J. Stephen Buckley

Sworn and subscribed to before me this 29th day of Feb 19 87

..... Matthew J. Lane
(Notary Public)

My Commission Expires

MATTHEW J. LANE, NOTARY PUBLIC
BLOOMSBURG, COLUMBIA COUNTY
MY COMMISSION EXPIRES JULY 5, 1909
Division, Pennsylvania Association of Notaries

And now, 19, I hereby certify that the advertising and publication charges amounting to \$ for publishing the foregoing notice, and the fee for this affidavit have been paid in full.

.....

Chairman
Charles C. Housenick II
Vice Chairman
Charles F. Long
Treasurer
Samuel R. Evans
Secretary-Asst. Treasurer
Gerald Depo
Solicitor
Charles B. Purse

MUNICIPAL AUTHORITY

Of The

TOWN OF BLOOMSBURG

PENNSYLVANIA 17815

(717) 784-5422

Board of Directors
Charles C. Housenick II
Charles E. Long
Richard Conner
Robert Linn
Samuel R. Evans

February 17, 1987

John R. Adler, Sheriff
Columbia County Court House
P.O. Box 380
Bloomsburg, PA 17815

Dear Sheriff Adler:

This letter is in reference to the Sheriff's sale for property owned by University Real Estate, Charles Shotwell, Jr. located at 420 W. Main St., Bloomsburg, PA. Sale date, March 5, 1987.

University Real Estate owes the Municipal Authority a total of \$479.18 as of the February 23, 1987 billing on above mentioned property.

Thank you for your assistance and cooperation.

Very truly yours,



Barbara Hunsinger
Municipal Authority
of the
Town of Bloomsburg

Extension 42
February 25 19 87
P. O. Box 380, BLOOMSBURG, PA. 17815

TO REGISTER AND RECORDER OF COLUMBIA COUNTY, PENNA. DR
COURT HOUSE

All fees belong to the County and must be paid in advance

Copywork, RE: University Real Estate Co. Sheriff Search:	\$8. 50
--	---------

State of Pennsylvania
County of Columbia

ss.

I, Beverly J. Michael, Recorder of Deeds, &c. in and for said County, do hereby certify that I have carefully examined the Indices of mortgages on file in this office against University Real Estate Co.

and find as follows:

See Photostatic copies attached.

Fee \$5.00

In testimony whereof I have set my hand and seal
of office this 25th day of February
A.D., 19 87

Beverly J. Michael RECORDER

PREMISES B

ALL THAT CERTAIN piece and parcel of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to wit:

ON the west side of Iron Street in said Town, and BEGINNING at a corner 23½ feet from the southwest corner of said Iron Street and Pine Avenue; thence along said Iron Street in a southerly direction 23½ feet to a corner; thence westwardly by a line parallel with the southern line of said Pine Avenue, 66 feet, more or less to Lot of J.W. Wright; thence in a northerly direction along the line of said Wright lot, 23½ feet to the line of lot of Amos W. Mellick; thence eastwardly along the line of said Mellick's lot, 66 feet, more or less, to the place of Beginning, on which is erected a two story frame dwelling house.

BEING part of the same premises which Fred E. Wright and Eleanor D. Wright by deed dated March 29, 1972 and recorded in Columbia County, Pennsylvania in Deed Book Volume 255, Page 568, granted and conveyed unto George W. Orren, Jr. and Gloria M. Orren and to Donald O. Hower and Erma B. Hower, who by their deed, joined in by Arcus Enterprises, Inc., a Pennsylvania corporation, to convey its equitable interest in the premises by virtue of an Agreement of Sale dated [redacted] will convey the premises to Mortgagor herein, which deed is intended to be recorded contemporaneously herewith.

PREMISES C

ALL THAT CERTAIN lot or ground situate in the Town of Bloomsburg, County of Columbia and State of Pennsylvania, and marked upon the general plan of said town by number 26, and further described and bounded as follows:

BEGINNING at a post on the corner of Lot Number 25 on the southward side of Second or Main Street of said Town, lately belonging to Samuel Giger, and running thence along said Street, North 63½ degrees East, 59 feet to lot Number 27, lately belonging to Mrs. Sterner; thence along said lot South 13 degrees East, 214 feet 6 inches to Pine Alley; thence along said alley South 63½ degrees West, 59 feet to a post; thence by the aforesaid lot late of Samuel Giger North 26 3/4 degrees West, 214 feet 6 inches to the place of Beginning.

BEING a part of the same premises which the Estate of E. Arline Giger, deceased, by Lawrence E. Broadt, Administrator, by deed dated September 4, 1984 and recorded in Columbia County, Pennsylvania in Deed Book 337, Page 381, granted and conveyed unto Arcus Brothers,

Ltd., a Pennsylvania corporation, which by its deed will convey the premises to Mortgagor herein, which deed is intended to be recorded contemporaneously herewith.

BOOK 348 PAGE 099

TOGETHER, with all and singular the buildings, streets, alleys, passages, ways, waters, watercourses, rights, liberties, privileges, improvements, hereditaments and appurtenances whatsoever thereunto belonging or in any wise appertaining and the reversions and remainders and rents, issues and profits thereof, including all income arising therefrom and all condemnations awards.

AND TOGETHER, in the case of each premises hereby mortgaged, with all and singular the installations, fixtures, appliances, machinery and equipment appurtenant thereto, or used in connection therewith, whether attached or detached, now or hereafter installed in or used in connection with each mortgaged premises or the operation of the plant or business situate therein, if any, and all additions to, substitutions for and replacements of any of the said installations, fixtures, appliances, property, machinery, and equipment. All of the premises above described and hereby mortgaged and the said buildings, improvements, installations, fixtures, appliances, property, machinery, equipment, interests and rights hereby granted, conveyed and mortgaged, or intended so to be, are hereinafter collectively referred to as the "Mortgaged Premises." This Mortgage constitutes a security agreement under the Uniform Commercial Code and creates a security interest in all the fixtures, appliances, machinery and equipment described above. The Mortgagor agrees to execute and deliver and file any financing statements or other security agreements as the Mortgagee may require from time to time to confirm the lien of this Mortgage with respect to said property.

TO HAVE AND TO HOLD, the Mortgaged Premises, property and hereditaments hereby granted, conveyed and mortgaged, or intended so to be, with the appurtenances, to and for the only proper use and behoof of the Mortgagee, its successors and assigns, forever.

PROVIDED ALWAYS, that if the Mortgagor shall promptly pay or cause to be paid all sums becoming due under the Note and this Mortgage, and shall perform or cause to be performed all of the other terms, conditions, agreements and provisions hereof and the terms and conditions contained in said Note, all without fraud or delay, or deduction, defalcation or abatement of anything or for any reason, then this Mortgage and the estate hereby granted shall cease, terminate and become void, but otherwise shall remain in full force and effect.

AND THE MORTGAGOR FURTHER COVENANTS AND AGREES WITH THE MORTGAGEE, its successors and assigns, as follows:

1. The Mortgagor will duly and punctually pay, or cause to be paid, the principal of the indebtedness hereby secured, and the interest thereon, at the time and times and in the manner as provided, and perform all of the other terms, conditions, agreements and provisions hereof and of the Note and pay when due all other obligations and debts hereby secured.
2. The Mortgagor shall pay or cause to be paid or shall procure the discharge or release of, all before the same shall become delinquent, all taxes (including corporate taxes of every nature), water and sewer rents, charges, claims, assessments, assessments for public improvements, liens and encumbrances now or hereafter assessed against or secured upon the Mortgaged Premises, and all other taxes, charges and assessments which shall or might have priority in lien or payment to the indebtedness secured by this mortgage, and Mortgagor shall also pay all taxes, assessments and other charges now or hereafter levied or assessed upon or against the Mortgagee in Pennsylvania by reason of this mortgage investment, or upon this Mortgage, or upon the debt hereby secured, as well as any specific mortgage tax, and Mortgagor shall exhibit receipts for all of the aforesaid to the Mortgagee not later than ten (10) days before the date on which they would become delinquent. If any of the interest which is paid or payable to Mortgagee under the Note or hereunder shall be or become subject to the payment or withholding of any tax claimed by the Commonwealth of Pennsylvania or any political subdivision thereof, or any other governmental authority having jurisdiction, Mortgagor will be responsible for and will pay the same, or will reimburse Mortgagee for the same on demand if Mortgagee is required to pay the same, and Mortgagor will not deduct anything from the interest payments for or on account of any said tax on interest. For the purpose of accumulating the necessary funds for the future payment of taxes, sewer and water rents relating to the Mortgaged Premises in order that the receipts therefor can be duly produced as herein provided, the Mortgagor, if required by Mortgagee, shall pay, monthly to the Mortgagee, one-twelfth (1/12) of said charges as reasonably estimated by Mortgagee.
3. The Mortgagor shall keep all buildings and improvements and all building installations, fixtures, appliances, property, machinery and equipment now or hereafter erected upon or installed in the Mortgaged Premises insured for the benefit of the Mortgagee against loss by fire (with extended coverage and vandalism and malicious mischief endorsements) upon terms and in companies satisfactory to the Mortgagee, at all times in amounts required by Mortgagee and not less than 80% of the full, sound insurable value (on a "repair or replace" basis) of the buildings (including building installations) and not less than the full insurable value of the fixtures, appliances, property, machinery and equipment, and deliver all such policies of insurance to the Mortgagee as additional security, each said policy to contain mortgagee clauses satisfactory to the Mortgagee or to be assigned to the Mortgagee, as Mortgagee may require. The Mortgagee may settle all claims under all such policies and may demand, receive and receipt for all moneys becoming payable thereunder. The proceeds under any policy shall be paid by the insurer to the Mortgagee, and the Mortgagee, in its sole discretion, may apply the amount so collected, or any part thereof, toward the payment of the principal indebtedness and other sums covenanted by the Mortgagor to be paid hereunder or under the Note, whether or not then due and payable, together with interest thereon, or if Mortgagee so elects, toward the alteration, reconstruction, repair, replacement or restoration of the Mortgaged Premises or any damaged portion thereof.
4. The Mortgagor shall keep the Mortgaged Premises in good condition and repair, and shall not remove, demolish or materially alter any building or improvements on the Mortgaged Premises, or any building installations, fixtures, appliances, property, machinery or equipment, nor commit or suffer waste with respect thereto. The Mortgagor shall comply with all laws, rules, regulations and ordinances made or promulgated by lawful authority which may now or hereafter become applicable to the Mortgaged Premises. The Mortgagor shall permit the Mortgagee's agents at any reasonable time and from time to time to enter upon the Mortgaged Premises and the buildings and improvements thereon erected for the purpose of inspecting and appraising the Mortgaged Premises.
5. In the event of the failure of the Mortgagor to pay the taxes, water and sewer rents, charges, claims, assessments, assessments for public improvements, liens or encumbrances or the taxes on interest or the Mortgage tax above described or to furnish and pay for the insurance as aforesaid or to keep the Mortgaged Premises in good condition and repair the Mortgagee may, at its option, pay any or all such items together with penalties and interest thereon, and procure and pay for such insurance and repairs; and the Mortgagee may at any time and from time to time advance such additional sum or sums as the Mortgagee, in its sole discretion, may deem necessary to protect the security of this Mortgage. All such sums so paid or advanced by the Mortgagee, immediately and without demand, shall be repaid by the Mortgagor to the Mortgagee, together with interest thereon at the rate provided in this Note, and shall be added to the principal indebtedness secured by this Mortgage. The production of a receipt by the Mortgagee shall be conclusive proof of a payment or advance authorized hereby, and the amount and validity thereof.
6. The Mortgagor hereby assigns to the Mortgagee all existing and future leases and all rents and profits of the premises as further security for the payment of the indebtedness hereby secured and the Mortgagor grants to the Mortgagee the right to enter upon the Mortgaged Premises for the purposes of collecting the same and to let the Mortgaged Premises or any part thereof. This assignment and grant shall continue in effect until the indebtedness secured by this Mortgage is paid. The Mortgagee hereby waives the right to collect said rents and profits, and the Mortgagor shall be entitled to collect and receive the same until default in this Mortgage or the Note, and Mortgagor agrees to use such rents and profits in payment of principal and interest becoming due on this Mortgage and in payment of taxes, assessments, sewer rents, water rents and carrying charges becoming due as aforesaid, but such privilege of the Mortgagor may be revoked by the Mortgagee upon default and without notice. The Mortgagor shall not, without the written consent of the Mortgagee, receive or collect rent or other charge for a period of more than one month in advance. Mortgagee shall not be deemed to have accepted the assignment except as a pledge or be obligated as lessor by virtue of this assignment except by a separate and express written agreement of Mortgagee.

7. The Mortgagee shall be permitted to enter and inspect the Mortgaged Premises at all reasonable times. The Mortgagor will deliver to the Mortgagee upon written request (but not more frequently than once in any period of twelve months) a statement under oath setting forth the names of all tenants occupying space in the Mortgaged Premises; a brief description of the space occupied, the rental payable and the dates of expiration of the respective leases.

8. If the Mortgagee shall refer the Note or this Mortgage to counsel, because of any default thereunder or hereunder, Mortgagor shall become liable to reimburse Mortgagee for reasonable attorney's charges and costs thereby incurred; and if judgment be entered upon the Note, or foreclosure proceedings be commenced upon this Mortgage, because of any such default, then an attorney's fee for collection of 5 percent of the total of all amounts secured hereby but not less than \$500.00 shall be payable, and shall be recovered in addition to all principal, interest and other recoverable sums then due, besides costs of suit.

9. If the Mortgagor shall fail to make or cause to be made any payment of interest or principal aforesaid or any other sums required to be paid under the provisions of the Note or otherwise default in performing and complying with the provisions of the Note, or if Mortgagor shall fail to perform or comply with any provision of this Mortgage; or (a) if Mortgagor shall fail to maintain fire and lightning and other required insurance on the Mortgaged Premises; or (b) if Mortgagor shall fail to produce and exhibit to the Mortgagee receipts showing payment as herein required of all taxes, water rents, sewer rents, charges, claims, assessments, and assessments for public improvements or any thereof; or (c) in the event of the actual or threatened alteration, demolition or removal of any building on the premises without the written consent of the Mortgagee; or (d) in the event of any further assignment of the rents of the premises or any part thereof without the written consent of the Mortgagee; or (e) if the buildings on said premises are not maintained in reasonably good repair; or (f) in the event of any failure to comply with any requirement or order or notice of violation of law or ordinance issued by any governmental department claiming jurisdiction over the premises within three months from the issuance thereof; or (g) if insurance on the Mortgaged Premises is not lawfully doing business in this jurisdiction refuse to issue policies insuring the buildings on the Mortgaged Premises; or (h) if the Mortgagor shall fail to perform or comply with any other provision or agreement to be performed or complied with by Mortgagee under this Mortgage or the Note, then and in any such event, at the option of the Mortgagee, the Mortgagee may forthwith exercise any or all rights and remedies provided in the Note or in this Mortgage, or which may be available to the Mortgagee by law, without further stay, any law, usage or custom to the contrary notwithstanding; and the Mortgagee forthwith may file a Complaint in Foreclosure or otherwise proceed forthwith on this Mortgage with the same force and effect as if twelve months next ensuing the last day whereon the principal moneys hereby secured ought to be paid, had fully run out and expired; and all errors in any proceeding or in any exercise of any right or remedy as aforesaid are hereby waived.

10. This Mortgage shall be deemed to be in default with the same force and effect as if the entire indebtedness secured by this Mortgage were due, owing and in default, and Mortgagee may proceed as aforesaid, if by order of a court of competent jurisdiction a Receiver or Liquidator or Trustee of the Mortgagor shall be appointed and shall not have been discharged within sixty (60) days; or if the Mortgagor shall be adjudicated bankrupt or insolvent and such decree shall have continued undischarged and unslayed for sixty (60) days after the entry thereof; or if a petition to reorganize the Mortgagor pursuant to the Federal Bankruptcy Act as now or hereafter in effect, shall be filed and shall not be dismissed within sixty (60) days; or if the Mortgagor shall file a petition in voluntary bankruptcy or shall consent to the filing of any bankruptcy or reorganization petition against Mortgagor; or if the Mortgagor shall file a petition for an arrangement or to reorganize Mortgagor pursuant to the Federal Bankruptcy Act as now or hereafter in effect, or if the Mortgagor shall make an assignment for the benefit of creditors.

11. All rights and remedies hereby granted or otherwise available to Mortgagee shall be cumulative and concurrent and may be pursued singly, successively or together at the Mortgagee's sole option, and may be exercised from time to time and as often as occasion therefor shall occur until the indebtedness hereby secured with all interest thereon is paid in full. The Mortgagee may resort to any securities it holds in such order and manner as Mortgagee sees fit and may sell, at any foreclosure sale on this Mortgage, the property in one parcel or in such parcels as Mortgagee, in its sole discretion, elects so to do; and the foreclosure sale shall pass title to all property subject to this Mortgage.

12. The Mortgagor waives the right of inquisition on any property levied upon under a judgment obtained in proceedings to collect the indebtedness hereby secured or in proceedings on this Mortgage, and hereby voluntarily condemns the same, and authorizes the Prothonotary to enter such condemnation upon a writ of execution, and agrees that such property may be sold under said writ; and further waives and releases any and all benefits that may accrue to Mortgagor by virtue of any law to exempt the Mortgaged Premises from levy or sale under execution, now in force, or hereafter to be passed.

13. In case of any default in the Note or in this Mortgage as set forth herein, of which an affidavit in behalf of Mortgagee shall be sufficient evidence, then and in any such event, any Attorney of any Court of Record of Pennsylvania or elsewhere is hereby authorized and empowered to appear for the Mortgagor, and as attorney for the Mortgagor to sign an agreement for entering an amicable action of ejectment for possession of the Mortgaged Premises and to confess judgment therein against the Mortgagor, in favor of the Mortgagee, whereupon a writ for possession may immediately issue for the possession may immediately issue for the possession of the Mortgaged Premises, without any prior complaint, writ or proceeding whatsoever; and for so doing this Mortgage, or a copy thereof verified by affidavit shall be his sufficient warrant.

14. No extension of indulgence granted to Mortgagor, and no alteration, change or modification of the Note consented or agreed to by Mortgagee, and no other act or omission of Mortgagee, including the taking of additional security or the release of any security, shall constitute a release of the lien and obligation of this Mortgage or be interpreted as a defense against the enforcement of this Mortgage, except an act of Mortgagee which constitutes an express, effective release and satisfaction of the Note.

15. This Mortgage shall further constitute security for any and all present and future obligations, indebtedness and liabilities whatsoever of Mortgagor to Mortgagee now or hereafter incurred, due or owing, and for all interest thereon, and for all obligations, costs or expenses assumed or incurred by Mortgagee in connection with any other such obligation, debt or liability. Mortgagee shall also have the right to set off all or any part of the amount due by Mortgagor to Mortgagee under this Mortgage against any indebtedness, liabilities or obligations owing by Mortgagee for any reason and in any capacity to Mortgagor or to any guarantor or endorser of the Note. All remedies available for default in the Note or in this Mortgage shall be available to enforce such other obligations, indebtedness and liabilities upon default in any of the same.

16. If this instrument is executed by more than one person as Mortgagor, the obligation of each shall be joint and several. Whenever used, (as appropriate): the singular number shall include the plural, the plural the singular, the use of any gender shall include all genders, and the words "Mortgagor" and "Mortgagee" shall include, and the rights and obligations herein contained shall insure to the benefit of and bind their respective heirs, executors, administrators, successors and assigns.

IN WITNESS WHEREOF MORTGAGOR, has executed these presents under seal the day and year first above written.

WITNESSES
Linda J. Shotwell
Sec.

UNIVERSITY REAL ESTATE CO.,
BY *Linda J. Shotwell* (SEAL)
Linda J. Shotwell, President
(SEAL)

ACKNOWLEDGMENT

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF LEHIGH

On this 13th day of May, 19 85, before me, a Notary public for said State

Linda J. Shotwell
known to me (or satisfactorily proven to be the person(s) whose name(s) is (are) subscribed to the foregoing Mortgage, and acknowledged to be the President of University Real Estate Co., Inc.
a corporation, and that he, as such officer being authorized so to do, executed the foregoing Mortgage for the purposes therein contained, by signing the name of the corporation by himself as

IN WITNESS WHEREOF I hereunto set my hand and official seal.

The address of the within named Mortgagee is
Suite 326, 1259 S. Cedar Crest Blvd.
Allentown, PA 18103

[Signature]
On behalf of Mortgagee

[Signature]
Notary Public of the Commonwealth of Pennsylvania

NORMAN A. INKPEN, JR., NOTARY PUBLIC
QUAKERTOWN BORO. BUCKS COUNTY
MY COMMISSION EXPIRES JUNE 2, 1988
Member, Pennsylvania Association of Notaries

RECORDED in the Office for Recording of Deeds, in and for the County of Columbia 1:39 P.M.
in ~~BOOK~~ Book Record No. 348 page 97 &c.

WITNESS my hand and seal of Office

this 17th day of May, 19 85

Beverly J. Michael
Debbie M. Schmitz

TO

MORTGAGE

BOOK 348 PAGE 102

FOR \$
DATED

PREMISES:

MAY 17 1 39 PM '85

TAX 2.00 FEE 1.00

REC'D BY RECORDER
COLUMBIA CO., PA.
BCC 4 PA Ed. Aug. '80

Linda record return to:

PIONEER AGENCY
1235 West Bond Street
Quakertown, PA 18951
P-22240

See Assgmt. R.B. - 363 - pg 100 Rec'd 3-18-86

781 Mortgages—Ind. & Corp. (Mortg. & Mgrs.)

Printed for and sold by John C. Clark Co., 1126 Walnut St., Phila.

This Indenture Made the

17th

day of March in the year of our Lord one thousand
nine hundred and eighty-six (1986) Between UNIVERSITY REAL ESTATE
CO.

ACCEPTANCE ASSOCIATES OF AMERICA, INC., A Pa. Corp.

(hereinafter called the Mortgagor), of the one part, and

(hereinafter called the Mortgagee), of the other part,

Whereas, the Mortgagor, in and by a certain Obligation or Writing, obligatory under the hand and seal of the Mortgagor, duly executed, bearing even date herewith, stands firmly bound unto the Mortgagee in the sum of Ninety Seven Thousand (\$97,000.00) Dollars, lawful money of the United States of America, conditioned for the payment to the Mortgagee of the just sum of \$97,000.00, The undersigned promise to pay to Acceptance Associates of America, Inc., a Pennsylvania Corporation (hereinafter called "Lender"), the sum of Ninety Seven Thousand Dollars (\$ 97,000.00), without offset bearing interest at 19.5 % annually, which is 10 % above prime as determined by First Pennsylvania Bank. This rate shall be adjusted every six (6) months. Said payment will be made in 180 successive monthly installments of \$1,667.89 each, creating a gross obligation of \$300,220.20 principal and interest. This gross obligation is stated as though the initial interest rate will be the interest rate throughout the contract, although, in fact, the balance will change as the rate changes. The first installment is payable on May 1, 1986 and the remaining installments on the same date of each month thereafter until (**see page 2 for continuation of terms and conditions**)

without any fraud or further delay; and further conditioned to keep and maintain at all times, until the full discharge of the said Obligation, a fire insurance policy or policies, with extended coverage endorsement, in good and approved company or companies, duly assigned as collateral security to the Mortgagee, to an amount not less than \$97,000.00, creating a gross obligation of \$300,220.20 principal and interest Dollars,

in form, as shall be required and be satisfactory to Mortgagee, upon the buildings on the premises hereinafter described; and further for the production to the Mortgagee, on or before the 1st day of September of each and every year, of receipts for all taxes, water rents and sewer rents of the current year assessed upon the mortgaged premises and receipts for all other charges and claims which shall or might have priority in lien or payment to the debt secured hereby; and shall keep and maintain the mortgaged premises in good condition and repair and shall not cause any structural or material change to be made without first having secured the approval, in writing, of the Mortgagee;

Provided, however, and it is thereby expressly agreed, that if at any time default shall be made in the payment of said principal sum or any balance thereof at maturity, or of an installment of principal and of interest as aforesaid, for the space of 5 days after such payment thereof shall fall due; or, in the prompt and punctual maintenance of fire insurance with extended coverage as assigned as aforesaid; or, in the production to the Mortgagee, on or before the 1st day of September of each and every year, of receipts for such taxes, water rents and sewer rents of the current year assessed upon the premises mortgaged and receipts for all other charges and claims which shall or might have priority in lien or payment to the debt secured hereby; or, shall fail to keep and maintain the mortgaged premises in good condition and repair, or, without written approval shall cause a structural or material change to be made: then and in such case the whole principal debt aforesaid or so much thereof as shall then remain unpaid shall, at the option of the Mortgagee, become due and payable immediately, and payment of said principal debt, or all unpaid installments thereof and all interest thereon, may be enforced and recovered at once, anything therein contained to the contrary notwithstanding; that thereupon a Writ of Execution is properly issued upon the judgment obtained upon said Obligation, or by virtue of said Warrant of Attorney, or a Complaint or any other legal proceeding is properly filed, based upon this Indenture of Mortgage, that an attorney's commission for collection viz: 10% per cent. of the indebtedness or Two Hundred Dollars, whichever is the larger amount, shall be payable, and shall be recovered in addition to all principal and interest besides costs of suit, as in and by the said recited Obligation and the Condition thereof, relation being thereunto had, may more fully and at large appear.

Now this Indenture witnesseth, that the Mortgagor, as well for and in consideration of the aforesaid debt or principal sum of \$97,000.00, creating a gross obligation of \$300,220.20 principal and interest Dollars, and for the better securing the payment of the same, with interest as aforesaid, unto the Mortgagee, in discharge of the said recited Obligation, as for and in consideration of the further sum of One Dollar unto the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery hereof, the receipt whereof is hereby acknowledged, hath granted, bargained, sold, released and confirmed, and by these presents doth grant, bargain, sell, release and confirm unto the Mortgagee,

(**continuation of terms and conditions from page -1-)

maturity. Borrower acknowledges that the monthly payment will be adjusted as the interest rate is adjusted. The monthly payment herein described is for a term of - 180- months; however, it is agreed and understood by both the Borrowers and Lender that the entire balance shall become due and payable -36- months hence. This term and condition herein stated is commonly referred to as a "balloon payment". If Borrower elects to prepay the full balance prior to the balloon payment maturity, Borrower must give the Lender thirty (30) days' written notice of the intention to prepay. Lender will assess a 5% fee on the amount borrowed for granting this election and said fee will be included in the payoff balance requested.

On nonpayment of any installment or payment when due and not cured within five (5) days, there shall be added to such delinquent payment a late charge equal to five (5%) percent of said payment. Lender, its successors and assigns may, in its sole discretion upon the nonpayment as above set forth, immediately declare the entire unpaid balance due and payable. In the event of default, Borrower shall be obligated to repay the debt as computed under the accounting principle known as "One-Half the Rule of 78's Method".

All parties hereto acknowledge and declare that the proceeds are for business purposes and will be used for those purposes only.

LEGAL DESCRIPTION

SEE ATTACHED

PREMISES "A"

LEGAL DESCRIPTION

ALL THAT CERTAIN piece and parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the northerly side of West Front Street at the southwest corner of land now or late of Ray A. Yorks and Nellie Yorks, his wife; thence along the same in a straight line extending the full length, north and south of the center partition in the large brick dwelling house located on this plot to the southerly side of West Third Street; thence along West Third Street South seventy degrees forty four minutes West to a public road; thence along said road South one degree thirty minutes East 158.6 feet more or less to West Front Street aforesaid; thence along the same North 87 degrees forty minutes East to a point, the place of beginning.

BEING the same premises which John W. Yorks and Shirley J. Yorks, both single by Deed dated October 1, 1984 and recorded in the Office of the Recorder of Deeds in and for Columbia County in Deed Book 340 page 564, granted and conveyed unto Shirley J. Yorks, in fee.

PREMISES "A"

LEGAL DESCRIPTION

ALL THAT CERTAIN piece or parcel of land situate in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the northerly side of West Front Street in line with land now or late of William E. Schmidt; thence along the same north 2 degrees 20 minutes West 186.28 feet to a stake on the southerly side of West Third Street; thence along West Third Street south 70 degrees 44 minutes West a distance of 46.12 feet, more or less, to a point at the northeast corner of other land now or late of the Grantors, said point being where a straight line drawn along the exact center of a center partition separation the large brick dwelling house into two equal parts and intersect this course; thence south along other land now or late of the Grantors and along a straight line which goes along the exact center of the center partition which divides said large brick dwelling house into two parts and extending in a straight line to a point where said straight line intersects the northern boundary of West Front Street; thence along West Front Street north 87 degrees 40 minutes east to a point, the place of beginning.

BEING the same premises which John W. Yorks, Single and Shirley J. Yorks, Single by Deed dated October 1, 1984 and recorded in the Office of the Recorder of Deeds of Columbia County in Deed Book 340 page 562, granted and conveyed unto Shirley J. Yorks, in fee.

PREMISES "B"

ALL THOSE TWO CERTAIN pieces, parcels and tract of land situate in the Borough of Catawissa, County of Columbia and State of Pennsylvania, bounded and described as follows, to wit:

TRACT #1

BEGINNING at an iron pin on the westerly right-of-way of First Street, said pin being at the northeast corner of lands of Luther and Mary B. Howe, said pin also being 36.47 feet distance on a course running south 27 degrees 45 minutes west from the southwest corner of First Street and Pine Street; thence along the northerly line of lands of said Howe north 62 degrees 02 minutes 40 seconds west 89.87 feet to an iron pin corner on the easterly right-of-way of lands of the Penn Central Railroad; thence along said right-of-way of the Penn Central Railroad north 18 degrees 15 minutes 17 seconds east 37.42 feet to an iron pin on the southerly right-of-way of Pine Street; thence along the southerly right-of-way of Pine Street south 62 degrees 02 minutes 40 seconds east 96.04 feet to a point at the southwest corner of First Street and Pine Street; thence along the westerly right-of-way of First Street south 27 degrees 45 minutes west 36.47 feet to the place of beginning. CONTAINING 1,328.69 square feet of land in all.

PROVIDED, HOWEVER, that this deed is made, executed and accepted upon and is subject to certain express conditions and covenants set forth particularly in Deed Book 288, Page 965.

TRACT #2

FRONTING on First Street in the Borough of Catawissa and being 61 feet wide on First Street and extending the same south to right-of-way of the Pennsylvania Railroad Company and adjoining lands of Wilbert Stadler on the north and land of Henry Reese Estate on the south, First Street on the east, and the Railroad Company on the west.

BEING THE SAME PREMISES, which Luther Howe and Mary B. Howe, husband and wife, by deed dated October 12, 1979 and recorded in Columbia County Deed Book 294 at Page 1046, granted and conveyed unto Jeffrey S. Prosseda and Jill B. Prosseda, husband and wife, and James T. Prosseda and L. Ann Prosseda, husband and wife, grantors herein.

BOOK 363 PAGE 096

147 W. 15th Ave., Catawissa

SCHEDULE C

Number ALAI #5372

The land referred to in this Commitment is described as follows:

TRACT NO. 1

ALL THAT CERTAIN lot of ground situate in the Town of Bloomsburg, County of Columbia and State of Pennsylvania, and marked upon the general plan of said town by number twenty-six, and further described as follows:

BEGINNING at a post on the corner of lot number 25 on the southward side of Second or Main Streets of said Town, lately belonging to Samuel Giger; and running thence along said street north 63.25 degrees east 59 feet to Lot number 27, lately belonging to Mrs. Sterner; thence along said lot south 13 degrees east 214 feet and 6 inches to Pine Alley; thence along said alley south 63.25 degrees west 59 feet to a post; thence by the aforesaid lot late of Samuel Giger north 26.75 degrees west 214 feet and 6 inches to the place of BEGINNING.

BEING THE SAME PREMISES which Arcus Brothers Limited, a Pennsylvania Corporation by its Deed dated May 10, 1985 and recorded May 17, 1985, in the Office of the Recorder of Deeds for Columbia County in Record Book 343, Page 90, granted and conveyed unto University Real Estate Company, a Pennsylvania Corporation.

TRACT NO. 2

ALL THAT CERTAIN piece or parcel of land situate in the Borough of Berwick, County of Columbia, and Commonwealth of Pennsylvania, bounded and described as follows, to wit:

BEGINNING at a point on the northerly side of 7th Street 198 feet East of Chestnut Street at the corner of Lot now or late of James Kline; thence northerly along said Lot a distance of 65 feet; thence easterly and parallel with 7th Street a distance of 49½ feet; thence southerly along said lot a distance of 65 feet to 7th Street aforesaid; thence westerly along said Street a distance of 49½ feet to the place of BEGINNING.

BEING A Portion of Lot No. 217 in Gilbert Fowler's Addition to Berwick.

BEING THE SAME PREMISES which Linda Bird Shotwell by her Deed dated March 21, 1985 and recorded May 17, 1985, in the Office of the Recorder of Deeds for Columbia County in record Book 348, Page 95, granted and conveyed unto University Real Estate Company, a Pennsylvania Corporation.

Together with all and singular the Buildings, Streets, Alleys, Passages, Ways, Water-courses, Rights, Liberties, Privileges, Improvements, Hereditaments and Appurtenances whatsoever thereunto belonging, or in any wise appertaining, and the Reversions and Remainders, Rents, Issues and Profits thereof.

To have and to hold the said Lot or piece of Ground above described, with the Messuage or Tenement thereon erected, Hereditaments and Premises hereby granted, or mentioned and intended so to be, with the Appurtenances, unto the Mortgagee, to and for the only proper use and behoof of the Mortgagee.

Provided always, nevertheless, that if the Mortgagor does and shall well and truly pay, or cause to be paid, unto the Mortgagee, the aforesaid debt or principal sum or balance of principal sum at maturity, or of said principal sum in installments on the days and times hereinbefore mentioned and appointed for payment of the same, together with interest as aforesaid, and shall produce to the Mortgagee, on or before the 1st day of September of each and every year, receipts for all taxes, water rents, sewer rents of the current year assessed upon the mortgaged premises and receipts for all other charges and claims which shall or might have priority in lien or payment to the debt secured hereby and shall keep and maintain said fire insurance with extended coverage so assigned as aforesaid, without any fraud or further delay, and without any deduction, defalcation, or abatement to be made of anything, herein mentioned to be paid or done, and shall keep and maintain the mortgaged premises in good condition and repair, then, and from thenceforth, as well this present Indenture and the estate hereby granted, as the said recited Obligation shall cease, determine and become void, anything hereinbefore contained to the contrary thereof, in any wise notwithstanding.

Provided further, that it shall and may be lawful for the Mortgagee, in case default shall be made for the space of 5 days in the payment of any installment of the said principal sum or interest thereon, or of said principal sum or any balance thereof at maturity, or in the prompt or punctual maintenance of said fire insurance with extended coverage so assigned as aforesaid, or in case there shall be default in the production to the Mortgagee, on or before the 1st day of September of each and every year, of such receipts for such taxes, water rents, sewer rents of the current year assessed upon the mortgaged premises and receipts for all other charges and claims which shall or might have priority in lien or payment to the debt secured hereby or if the Mortgagor shall fail to keep and maintain the mortgaged premises in good condition and repair or, without written approval shall cause a structural or material change to be made, to sue out forthwith upon a Complaint or any other legal proceeding based upon this Indenture of Mortgage, and to proceed thereon to judgment and execution, for the recovery of the whole of said principal debt, or so much thereof as shall then remain unpaid, and all interest due thereon, together with an attorney's commission for collection, viz, twenty per cent. of the indebtedness or Two Hundred Dollars, whichever is the larger amount, besides costs of suit, without further stay, any law, usage or customs to the contrary notwithstanding. And the Mortgagor hereby waives and relinquishes unto the Mortgagee all benefit that may accrue to the Mortgagor by virtue of any and every law made or to be made to exempt the above described premises or any other property whatever, or of personal property from levy and sale under execution, or any part of the proceeds arising from the sale thereof, from the payment of the moneys hereby secured, or any part thereof.

In the Event that there is more than one party named herein as Mortgagor or Mortgagee, the word "Mortgagor" or "Mortgagee" wherever occurring herein shall mean the plural. The masculine herein shall refer to and include the feminine as well as the corporate gender. The Obligation, responsibility and liability of each and every party hereto, and also the authority and powers conferred herein, shall be joint and several and shall inure to the benefit of and bind each and every party hereto and his, her, its and their, and each of their respective heirs, executors, administrators, successors and assigns.

In Witness Whereof, the said Mortgagor in these presents has caused this Indenture to be executed under seal the day and year first above written.

Sealed and Delivered
IN THE PRESENCE OF

Howard R. Palmer

UNIVERSITY REAL ESTATE CO.

By *Charles R. Shotwell*
Charles R. Shotwell,

Linda P. Shotwell
Linda P. Shotwell, President

On this, the day of 1886, before me

the undersigned officer, personally appeared

known to me (or satisfactorily proven) to be the person described in the foregoing instrument, and acknowledge that he executed the same in the capacity therein stated and for the purposes therein contained.

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

On this, the 17th day of March 1886, before me a notary public

the undersigned officer, personally appeared Charles R. Shotwell and

Linda B. Shotwell who acknowledged himself (herself) to be the Pres/Secretary and Treasurer of University Real Estate Co. a corporation, and that he as such bring authorized to do so, executed the foregoing instrument for the purposes therein contained by signing the name of the corporation by himself (herself) as officers
In Witness Whereof, I hereunto set my hand and official seal.

Howard R. Palmer
Notary Public, Montgomery Co., Pa.
Upper Merion Twp., Montgomery Co., Pa.
My Commission Expires March 27, 1890
he address of the within-named corporation is
144 E. DeKalb Pike
King of Prussia, Pa. 19406
On behalf of the Mortgagee

258
REC'D BY RECORDER
COLUMBIA CO., PA.
TAX \$2.00 FEE \$2.30
MAR 18 11 48 AM '86

Mortgage.

University Real Estate Co.

to

Acceptance Associates of America, Inc., a Pa. Corp.

Premises "A": 625 W. Front St. Berwick, Columbia County, Pa.

Premises "B": 147 W. 1st Ave. Catawissa, Columbia County, Pa.

Premises "C": 317 E. 7th St., Berwick, Pa.

Premises "D": 420 W. Main St., Bloomsburg, Pa.

John C. Clark Co. Phila. 1981

Recorded in the office for the recording of deeds in and for Columbia Co. 11:48am

in Rec. XXXXXXXX Book 363 No. page 92 &c.
Witness my hand and seal of Office this 18th
day of March Anno Domini 19 86

Recorder Beverly J. Mitchell
Deputy Recorder Nedine M. Schmit

ASSIGNMENT

THE UNDERSIGNED, for value received and INTENDING TO BE LEGALLY BOUND HEREBY, hereby grants, conveys and assigns unto FIRST PENNSYLVANIA BANK, N.A., CENTRAL PENN NATIONAL BANK, FIDELITY BANK, N.A. and HAMILTON BANK, as their interests may appear in the certain Agreement dated October 1984, all of the undersigned's right, title and interest in and to that certain mortgage, deed of trust or other like instrument by and between the undersigned, as mortgagee, and Linda Shotwell & University Real Estate, as mortgagor, intended to be recorded simultaneously herewith, as security for all indebtedness now or hereafter owing by the undersigned to any of the aforesaid banking institutions. PROVIDED, that until default by the undersigned under its indebtedness secured hereby, the undersigned reserves the right to enforce or secure the performance of each and every obligation, covenant, condition and agreement by the mortgagor therein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed this 17th day of March, 1986.

ACCEPTANCE ASSOCIATES OF AMERICA, INC.

By: Kenneth S. Nadwodny, Vice President

University Real Estate
Linda Shotwell, President
625 W. Front St., Berwick, Pa.
147 W. 1st Ave., Catawissa, Pa.
317 E. 7th St., Berwick, Pa.
420 W. Main St., Bloomsburg, Pa.
Columbia County
Boro of Berwick

Attest:

Pamela C. D'Amore
Pamela C. D'Amore, Assistant
Secretary

COMMONWEALTH OF PENNSYLVANIA:

COUNTY OF MONTGOMERY

ss.

On this 17th day of March, 1986, before me, the subscriber, a Notary Public for the State and County aforesaid, personally appeared Kenneth S. Nadwodny, who acknowledged himself to be President or Vice President of ACCEPTANCE ASSOCIATES OF AMERICA, INC., a Pennsylvania corporation, and that he, as such officer, being authorized to do so, executed the foregoing Assignment for the purposes therein contained, by signing the name of said Corporation by himself as such officer.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

Howard R. Palmieri
Notary Public

HOWARD R. PALMIERI, Notary Public
Upper Merion Twp., Montgomery Co.
My Commission Expires March 28, 1990

My Commission Expires:

Recorded in Columbia Co.
Rec. Bk 363 pg 100
March 18, 1986 11:48am

Beverly J. Michael
Wm. Schmitz, Jr.

REC'D BY RECORDER
COLUMBIA CO., PA.
TAX \$0 FEE \$3
MAR 18 11 48 AM '86

Hamilton Bank
Post Office Box 141
Reading, PA 19603

First Pennsylvania Bank, N.A.
Center Square Building
16th & Market Streets
Philadelphia, PA 19101

Fidelity Bank, N.A.
Broad & Walnut Streets
Philadelphia, PA 19109

Central Penn National Bank
5 Penn Center Plaza
Philadelphia, PA 19103

RECEIVED
MAR 12 11 12 AM '68
COMMUNICATIONS SECTION
FBI - PHILADELPHIA

HOWARD R. PALMER, NEW YORK
DIRECTOR, NEW YORK OFFICE
NY 10017
NY 10017
NY 10017

Samuel A. Scott

ATTORNEY AT LAW

THE B & B BUILDING
546 HAMILTON STREET
ALLENTOWN, PENNSYLVANIA 18101
PHONE (215) 432-1919

February 27, 1987

Sheriff
Columbia County
Columbia County Courthouse
Bloomsburg, Pennsylvania 17815
Attn: Connie Breech

Re: Sheriff Sale - March 5, 1987 - 10:00 a.m.
Charles R and Linda B Shotwell
a/k/a University Real Estate

Dear Ms. Breech:

Enclosed please find the executed Waiver of Rule 3129 in the
above captioned matter. Please file accordingly.

Thank you very much.

Sincerely yours,

Samuel A. Scott

Samuel A. Scott, Esquire

SAS:mjs
enclosure
cc: B. Spoleti
D. Davis

a;davis14

LAW OFFICES OF JONATHAN DeYOUNG
By: David I. Davis, Esq.
Attorney I.D. No. 29991
144 East DeKalb Pike
King of Prussia, PA 19406
(215) 265-4600

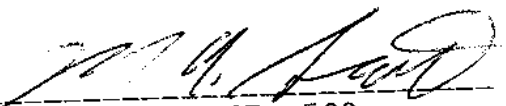
IN THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, PENNSYLVANIA
CIVIL ACTION - LAW

FIRST PENNSYLVANIA BANK, N.A.,	:	NO. 1129-1986
et al., Plaintiffs,	:	
	:	
vs.	:	
	:	
UNIVERSITY REAL ESTATE COMPANY,	:	
INC., Defendant.	:	

RULE 3129 WAIVER

THE UNDERSIGNED, being a mortgagee as to real estate situate at 420 W. Main Street, Bloomsburg, Columbia County, Pennsylvania, owned by UNIVERSITY REAL ESTATE COMPANY, hereby acknowledges that it has received notice with respect to a sheriff's sale scheduled to be held on Thursday, March 5, 1987, at 10:30 a.m. in the Office of the Sheriff of Columbia County on a writ of execution caused to be issued by David I. Davis, Esq. on behalf of the plaintiff herein.

THE UNDERSIGNED acknowledges that with respect to said notice, it hereby waives any irregularity or noncompliance with Pa. R.C.P. 3129 and does not object to the subject sale being conducted at the aforesaid time, date, and place.



SAMUEL A. SCOTT, ESQ.
Attorney for Chrysler First
Business Credit Corporation

Samuel A. Scott

ATTORNEY AT LAW

THE B & B BUILDING

546 HAMILTON STREET

ALLENTOWN, PENNSYLVANIA 18101

PHONE (215) 432-1919

February 23, 1987

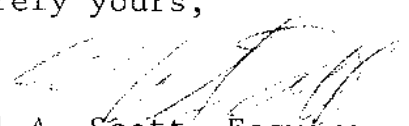
Sheriff
Columbia County
Columbia County Court House
Bloomsburg, Pennsylvania 17815

Re: Sheriff Sale - March 5, 1987 - 10:00 A.M.
Charles R. and Linda B. Shotwell
a k a University Real Estate
420 West Main Street, Bloomsburg, PA

Dear Sir:

This letter is to inform you that Chrysler First Business Credit Corporation has a First Lien on the above mentioned property by virtue of a mortgage recorded in the Recorder of Deed's Office of Columbia County in Vol 348, page 097.

Sincerely yours,


Samuel A. Scott, Esquire

SAS:ams
shotwell16

February 18, 1987

JONATHAN DeYOUNG
DAVID I. DAVIS

JOHN L. WALFISH
KENNETH N. GJURICH*
ELAINE M. ROSS
*also Member of New Jersey Bar

NANCY L. STAUFFER
Conveyancer/Legal Assistant
RALPH J. SAULINO, C.P.A.
JOHN L. WALSH
Field Representative
MARGUERITE A. WALSH
Office Administrator

Sheriff of Columbia County
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

ATTN: Connie Breech

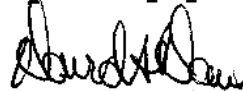
RE: First Pennsylvania Bank, N.A., et al.
vs. University Real Estate Co., Inc.
Civil Action No. 1129-1986

Dear Connie:

Thank you for bringing to my attention the error in the deed book reference with respect to the Bloomsburg property that is being sold in the above-noted matter on the sale set for March 5, 1987. As we discussed, it is my intention to proceed with the sale and make an announcement at the time of sale that the deed book was in error. I do not believe that this is an impediment to sale in that the legal description is accurate and correct.

Should you have any questions beforehand, please don't hesitate to give me a call. Thank you very much for your cooperation and help.

Very truly yours,



David I. Davis

DID/li

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

FEBRUARY 18, 1987

David I. Davis, Esq.
144 E. DeKalb Pike
King of Prussia, Pa. 19406

Dear David;

This letter is to confirm our telephone conversation this date at 8:05 A.M. pursuant to the case of First Pa. Bank, N.A. vs University Real Estate. In regards to the error in the publication of the description as per your authorization we would note at the time of sale the correction to be made.

Please note the correction to be made is the change in the Deed Book No. in Tract No. 1 from Book No. 343 to Book No. 348. If there is any change in these instructions please notify our office. Thank You.

CSB

Sincerely,

Connie Breech, Deputy Sheriff

SHERIFF'S SALE REAL ESTATE OUTLINE

RECEIVE AND TIME STAMP WRIT 1/16/87
DOCKET AND INDEX 1/20/87
SET FILE FOLDER UP 1/20/87
CHECK FOR PROPER INFO

WRIT OF EXECUTION ☒
COPY OF DESCRIPTION ☒
WHEREABOUTS OF LAST KNOWN ADDRESS ☒
NON-MILITARY AFFIDAVIT N/A
NOTICES OF SHERIFF'S SALE ☒
WATCHMAN RELEASE FORM ☒
AFFIDAVIT OF LIENS LIST ☒
CHECK FOR \$500.00 --

* IF ANY OF THE ABOVE ARE MISSING DO NOT PROCEED ANY FURTHER WITH SALE NOTIFY THE ATTY TO SEND ADDITIONAL INFO

SET SALE DATE AND ADV. DATES AND POSTING DATES 1/20/87
POST ALL DATES ON CALANDER 1/20/87

- * SET SALE DATE AT LEAST 2MONTHS AFTER RECEIVING WRIT
- * SET ADV. DATES 3 THURSDAYS BEFORE SALE DATE TO RUN EVERY THURSDAY TILL SALE 3 TIMES
- * SET POSTING DATE NO LATER THAN 30 DAYS PRIOR TO SALE

SET DISTRIBUTION DATE 1/20/87

- * MUST BE FILED WITHIN 30 DAYS OF SALE (POSTED)
- * MUST BE PAID 10 DAYS AFTER IT HAS BEEN POSTED

FILL IN ALL NO'S ON EXECUTION PAPERS 1/20/87

* TYPE PROPER INFO ON DESCRIPTION (refer to previos sales) _____

SERVICE

TYPE CARDS FOR DEFENDANTS 1/20/87

PUT PAPERS TOGETHER FOR DEFENDANTS 1/20/87

- * COPY OF WRIT FOR EACH DEFENDANT
- * NOTICE OF SHERIFF SALE
- * COPY OF DESCRIPTION

PUT TOGETHER PAPERS FOR LIEN HOLDERS 1/20/87

- * NOTICE OF SALE DIRECTED TO THEM

SEND NOTICES TO LIEN HOLDERS VIA CERT. MAIL OR SENDERS RECIEPT 1/20/87

- * DOCKET ALL DATES

ONCE DEFENDANTS ARE SERVED DOCKET COSTS AND INFO _____

SEND ATTY RETURN OF SERVICE AND COPY OF SENDERS RECIEPT FOR LIEN HOLDERS _____

SHERIFF'S SALE OUTLINE ITSALE BILLS

SEND DESCRIPTION TO PRINTER _____

** THE FOLLOWING NOTICES REQUIRE A LETTER WITH EXPLANATIONS _____

SEND NOTICE TO PRESS DIRECTING WHEN TO ADV. _____

SEND NOTICES TO LOCAL TAX COLLECTORS _____

NOTICES TO WATER AND SEWER AUTH. _____

SEND NOTICES TO FEDERAL AND STATE TAX AUTH _____

IF BUSINESS SEND COPY TO SBA AUTH. _____

HANDBILLS

SEND COPIES OF HANDBILLS TO:

RECORDER'S OFFICE _____

TAX CLAIM OFFICE _____

TAX ASSESSMENT OFFICE _____

PROTH OFFICE(post on board) _____

POST IN FRONT LOBBY _____

POST IN SHERIFF'S OFFICE _____

SEND COPY TO ATTY _____

POST PROPERTY ACCORDING TO DATE SET _____

SEND RETURN OF POSTING TO ATTY _____

DOCKET ALL COSTS _____

PREPARE COST SHEET 2 DAYS BEFORE SALE _____

* BE SURE ALL COSTS ARE RECEIVED

PREPARE FINAL COSTS SHEET DAY OF SALE _____

HOLD SALE _____

POST PROPOSED SCHEDULE OF DISTRIBUTION ACCORDING TO DATE _____

PAY DISTRIBUTION ACCORDING TO DATE

* WHEN PAYING INCLUDE ADDRESS OF CHANGE OF OWNER TO WHOM IT MAY CONCERN

RECORD SHERIFF FEES COLLECTED ON MONTHLY REPORT

PREPARE DEED AND TAX AFFIDAVIT TO BE RECORDED _____

WHEN DEED IS RECORDED SEND TO BUYER _____

FILE FOLDER _____

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

IN THE COURT OF COMMON PLEAS
OF COLUMBIA COUNTY, COMMON-
WEALTH OF PENNA.

NO. 3 of 87

WRIT OF EXECUTION

SERVICE ON UNIVERSITY REAL ESTATE

ON 1/28/87 AT 15:27hrs, a true and
attested copy of the within Writ of Execution and a true copy
of the Notice of Sheriff's Sale of Real Estate was served on the
defendant, UNIVERSITY REAL ESTATE at THE SHERIFF'S OFFICE

COLUMBIA COUNTY COURTHOUSE BLOOMSBURG by HANDING A COPY TO LAURIE

HOFFA, SECRETARY FOR THE DEFENDANT

Service was made by personally handing said Writ of Execution and
Notice of Sheriff's Sale of Real Estate to the defendant.

So Answers:

Connie Breech

Deputy Sheriff

CONNIE BREECH

For:

JOHN R. ADLER

John R. Adler, Sheriff

Sworn and subscribed before me
this 27th day of February 87

Tami B. Kline

Tami B. Kline, Prothonotary
Columbia County, Pennsylvania

REC'D. & CLK. OF SEV. COURTS

MY COMM. EX. 1st MON. JAN. 1, 1983

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

IN THE COURT OF COMMON
PLEAS OF COLUMBIA COUNTY
COMMONWEALTH OF PENNA.

NO. 3 of 1987

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

POSTING OF PROPERTY

2/2/87 at 0920hrs POSTED A COPY OF THE SHERIFF'S
SALE BILL ON THE PROPERTY OF UNIVERSITY REAL ESTATE 420 WEST MAIN STREET
BLOOMSBURG, PA. 17815
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA
COUNTY DEPUTY SHERIFF CONNIE BREECH

SO ANSWERS:

Connie S. Breech
Deputy Sheriff
CONNIE BREECH

FOR:

JOHN R. ADLER
John R. Adler, Sheriff

Sworn and subscribed before me this
2nd day of February, 1987

Helene K. Linn, Dep
Tami B. Kline, Prothonotary
Columbia County, Pennsylvania

PROTH. & CLK. OF SEV. COURTS
MY COMM. EX. 1st MON. JAN. 1, 1988

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

IN THE COURT OF COMMON
PLEAS OF COLUMBIA COUNTY
COMMONWEALTH OF PENNA.

NO. 3 of 1987

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

POSTING OF PROPERTY

2/2/87 at 0949 POSTED A COPY OF THE SHERIFF'S
SALE BILL ON THE PROPERTY OF UNIVERSITY REAL ESTATE, 625 WEST FRONT STREET
BERWICK, PA.

COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA
COUNTY DEPUTY SHERIFF LOUISE FRANTZ

SO ANSWERS:

Louise Frantz
Deputy Sheriff
LOUISE FRANTZ

FOR:

JOHN R. ADLER
John R. Adler, Sheriff

Sworn and subscribed before me this
2nd day of February, 1987

Robert K. Linn, Dep
Tami B. Kline, Prothonotary
Columbia County, Pennsylvania

PROTH. & CLK. OF SEV. COURTS
1st MON. JAN. 1, 1988



COMMONWEALTH OF PENNSYLVANIA
OFFICE OF ATTORNEY GENERAL
(717) 787-3646

LeRoy S. Zimmerman
ATTORNEY GENERAL

January 26, 1987

Reply To:
15th Floor
Strawberry Square
4th & Walnut Streets
Harrisburg, PA 17120

Office of Sheriff
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

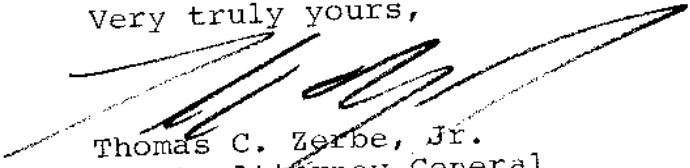
ATTENTION: Susan S. Beaver,
Secretary

Dear Ms. Beaver:

I find no claims in the Office of Attorney General against David or Bernadine Shomo, Benjamin or Laura Mead, University Real Estate or Shirley Yorks.

This does not mean that the Commonwealth has no claim on any of these parties, but only that nothing is presently carried in our computerized records to indicate claims against any of the above have been referred to the Office of Attorney General for enforcement.

Very truly yours,



Thomas C. Zerbe, Jr.
Deputy Attorney General
Collections Unit

TCZ/kf

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

January 20, 1987

Thomas C. Zerbe, Jr.
Deputy Attorney General
Collections Unit
Fourth and Walnut Streets
Harrisburg, PA 17120

Dear Tom:

Enclosed is a copy of a notice for a Sheriff's Sale to be held in our office.
If you have any claims against this property please inform us.

If you have any questions, please feel free to contact this office.

Sincerely,

Susan S. Beaver
Secretary

SSB

Enclosure

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

January 20, 1987

Commonwealth of Penna. Dept. of Revenue
Bureau of Accounts Settlement
P.O. Box 2055
Harrisburg, PA 17105

Dear Sir:

Enclosed is a copy of a notice of a Sheriff's Sale to be held in our office.
Please inform our office if you have any claims against this property.

If you have any questions, please feel free to contact this office.

Sincerely,

Susan S. Beaver
Secretary

SSB

Enclosure

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

January 20, 1987

Small Business Administration
20 North Penna. Avenue
Room 2327
Wilkes-Barre, PA 18701

Dear Sir:

Enclosed, you will find a copy of a notice of a Sheriff's Sale to be held in our office. If you have any claims against this property, please inform our office.

If you have any questions, please feel free to contact this office.

Sincerely,

Susan S. Beaver
Secretary

SSB

Enclosure

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

January 20, 1987

Chris Klinger
Boro of Berwick
344 Market Street
Berwick, PA 18603

Dear Chris:

Enclosed is a notice of a Sheriff's Sale to be held in our office. If you have any claims against this property, please inform our office.

If you have any questions, please feel free to contact this office.

Sincerely,

Susan S. Beaver
Secretary

SSB

Enclosure

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

January 20, 1987

Keystone Water Company
West Front Street
Berwick, PA 18603

Dear Sir:

Enclosed is a notice for a Sheriff's Sale to be held in our office. If you have any claims against this property, please inform this office.

If you have any questions, please feel free to contact this office.

Sincerely,

Susan S. Beaver
Susan S. Beaver
Secretary

SSB

Enclosure

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

January 20, 1987

Connie Gingher
120 R.E. 3rd St.
Berwick, PA 18603

Dear Connie:

Enclosed is a notice for a Sheriff's Sale to be held in our office. If you have any claims against this property, please inform this office.

If you have any questions, please contact this office.

Sincerely,

Susan S. Beaver
Secretary

SSB

Enclosure

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

January 20, 1987

Barbara Hunsinger
Municipal Authority
Town Hall Building
Bloomsburg, PA 17815

Dear Barbara:

Enclosed is a notice of a Sheriff's Sale to be held in our office. If you have any claims against this property, please inform this office.

If you have any questions, please feel free to contact this office.

Sincerely,

Susan S. Beaver
Secretary

SSB

Enclosure

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

January 20, 1987

Bloomsburg Water Company
235 Market Street
Bloomsburg, PA 17815

Dear Sir:

Enclosed is a copy of a notice of a Sheriff's Sale to be held in our office. If you have any claims against this property, please inform our office.

If you have any questions, please feel free to contact this office.

Sincerely,

Susan S. Beaver
Secretary

SSB

Enclosure

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

January 20, 1987

Geraldine S. Kern
Town Hall Building
Bloomsburg, PA 17815

Dear Geraldine:

Enclosed is a notice for a Sheriff's Sale to be held in our office. If you have any claims against this office, please inform this office.

If you have any questions, please feel free to contact this office.

Sincerely,

Susan S. Beaver

Susan S. Beaver
Secretary

SSB

Enclosure

OFFICE OF
JOHN R. ADLER



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA. 17815

PHONE:
717-784-1991

January 20, 1987

Press-Enterprise
Attn: Susan Shotwell
P.O. Box 745
Bloomsburg, PA 17815

Dear Susan:

Enclosed is a copy of a notice of Sheriff's Sale to be held in our office March 5, 1987 at 10:30 A.M. Please advertise the notice on the following dates: February 12, 19, and 26th.

If you have any questions, please feel free to contact this office.

Sincerely,

Susan S. Beaver
Secretary

SSB

Enclosure

SHERIFF ADLFD
To ~~UNIVERSITY REAL ESTATE CO., INC.~~
COURT HOUSE
~~MORRISTOWN, PA.~~
BLOOMSBURG

January

19 86

Sir:—There will be placed in your hands for service a Writ of

Execution

_____, Styled as follows:
FIRST PENNA. BANK, N.A., et al. vs. UNIVERSITY REAL ESTATE CO.,
Plaintiff INC. Defendant

No. 1129 Term 19 86

Instructions

If Writ of Execution, state what shall be seized and levied upon, and in what order. If Real Estate, attach copies of description together with location of premises. In all services give information as to parties to be served with addresses, etc.
Levy upon and sell the real estate of UNIVERSITY REAL ESTATE CO., INC., 317 E. 7th Street, Berwick, PA 18603, located at 625 West Front Street, Berwick, PA 18603, and 420 West Main Street, Bloomsburg, PA 17815.

WAIVER OF WATCHMAN—Any deputy sheriff levying upon or attaching any property under within writ may leave same without a watchman, in custody of whoever is found in possession, after notifying person of such levy or attachment, without liability on the part of such deputy or the sheriff to any plaintiff herein for any loss, destruction or removal of any such property before sheriff's sale thereof.

Additional costs shall be advanced when Sheriff is ordered to proceed to sale.

Attorney for Plaintiff
David I. Davis

\$ _____
Enclosed

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

JONATHAN DeYOUNG
DAVID I. DAVIS

JOHN L. WALFISH
KENNETH N. GJURICH*
ELAINE M. ROSS
*also Member of New Jersey Bar

NANCY L. STAUFFER
Conveyancer/Legal Assistant
RALPH J. SAULINO, C.P.A.
JOHN L. WALSH
Field Representative
MARGUERITE A. WALSH
Office Administrator

TO: All Parties In Interest and Claimants

OWNER(S): UNIVERSITY REAL ESTATE COMPANY, INC.

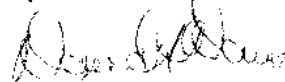
PROPERTIES: 625 West Front Street, Berwick, PA 18603
420 West Main Street, Bloomsburg, PA 17815

No. 1129-1986 JD
No 2-1987ED

The above-captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on Thurs. March 5, 1987 at 10:30 o'clock A.M. in the Columbia County Courthouse, Bloomsburg, Pennsylvania. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff not later than thirty (30) days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days after the filing of the schedule.

Very truly yours,



David I. Davis

DID/11

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

JONATHAN DeYOUNG
DAVID I. DAVIS

JOHN L. WALFISH
KENNETH N. GJURICH*
ELAINE M. ROSS
*also Member of New Jersey Bar

NANCY L. STAUFFER
Conveyancer/Legal Assistant
RALPH J. SAULINO, C.P.A.

JOHN L. WALSH
Field Representative
MARQUERITE A. WALSH
Office Administrator

TO: All Parties In Interest and Claimants

OWNER(S): UNIVERSITY REAL ESTATE COMPANY, INC.

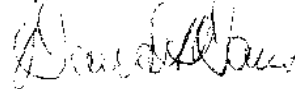
PROPERTIES: 625 West Front Street, Berwick, PA 18603
420 West Main Street, Bloomsburg, PA 17815

No. 1129-1986 J.D.
No. 3-1987 E.D.

The above-captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on Thursday, March 5, 1987 at 10:30 o'clock A.M. in the Columbia County Courthouse, Bloomsburg, Pennsylvania. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff not later than thirty (30) days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days after the filing of the schedule.

Very truly yours,



David I. Davis

DID/11

NOTICE OF SHERIFF'S SALE
OF REAL PROPERTY

JONATHAN DeYOUNG
DAVID I. DAVIS

JOHN L. WALFISH
KENNETH N. GJURICH*
ELAINE M. ROSS
*also Member of New Jersey Bar

NANCY L. STAUFFER
Conveyancer/Legal Assistant
RALPH J. SAULINO, C.P.A.
JOHN L. WALSH
Field Representative
MARGUERITE A. WALSH
Office Administrator

TO: All Parties In Interest and Claimants

OWNER(S): UNIVERSITY REAL ESTATE COMPANY, INC.

PROPERTIES: 625 West Front Street, Berwick, PA 18603
420 West Main Street, Bloomsburg, PA 17815

No. 1129-1986 JD
No. 3041987 ED

The above-captioned property is scheduled to be sold at the Columbia County Sheriff's Sale on _____ at _____ o'clock _____.M. in the Columbia County Courthouse, Bloomsburg, Pennsylvania. Our records indicate that you may hold a mortgage or judgment on the property which will be extinguished by the sale. You may wish to attend the sale to protect your interests.

A schedule of distribution will be filed by the Sheriff on a date specified by the Sheriff not later than thirty (30) days after sale. Distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days after the filing of the schedule.

Very truly yours,

David I. Davis

DID/ii

THE LAW OFFICES OF

January 9, 1987

University Real Estate Co., Inc.
317 E. 7th Street
Berwick, PA 18603

JONATHAN DeYOUNG
DAVID I. DAVIS

RE: First Pennsylvania Bank, N.A., et al. vs.
University Real Estate Company, Inc.

JOHN L. WATFISH
KENNETH N. GIURICH*
ELAINE M. ROSS
*also Member of New Jersey Bar

NANCY L. STAUFFER
Conveyancer Legal Assistant
RALPH J. SAULINO, C.P.A.
JOHN L. WALSH
Field Representative
MARGUERITE A. WALSH
Office Administrator

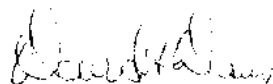
Dear Sir/Madam:

Please be advised that the properties and improvements, if any, located at 625 West Front Street, Berwick Pennsylvania, 18603 and 420 West Main Street, Bloomsburg, Pennsylvania 17815 as described on the sheet attached hereto, will be sold by the Sheriff of Columbia County on 15th day of JANUARY 1987. This property and improvements, if any, is being sold pursuant to a judgment entered against you in the amount of \$112,173.29 in the Court of Common Pleas of Columbia Co., Pennsylvania, in favor of the plaintiff and against you, the defendant.

The name of the owner, real owner and reputed owner of the aforementioned property is University Real Estate Company, Inc. A schedule of distribution will be filed by the Sheriff of Columbia County on or about January 14, 1987 and distribution will be made in accordance with the schedule unless exceptions are filed thereto within ten (10) days after the date of the filing of said schedule.

You should check with the Sheriff's Office to determine the actual date of the filing of said schedule.

Very truly yours,



David I. Davis

DID/11