

As a result, the authors conclude that the use of a social media platform for the dissemination of information about the availability of services is a promising approach for the dissemination of information about the availability of services. The authors also conclude that the use of a social media platform for the dissemination of information about the availability of services is a promising approach for the dissemination of information about the availability of services.

☐ Restricted Delivery **476**

Article Number

TYPE INFORMATION

Gettysburg

Express Mail

Always obtain

DATE DELIVERED

Required (and fee paid)

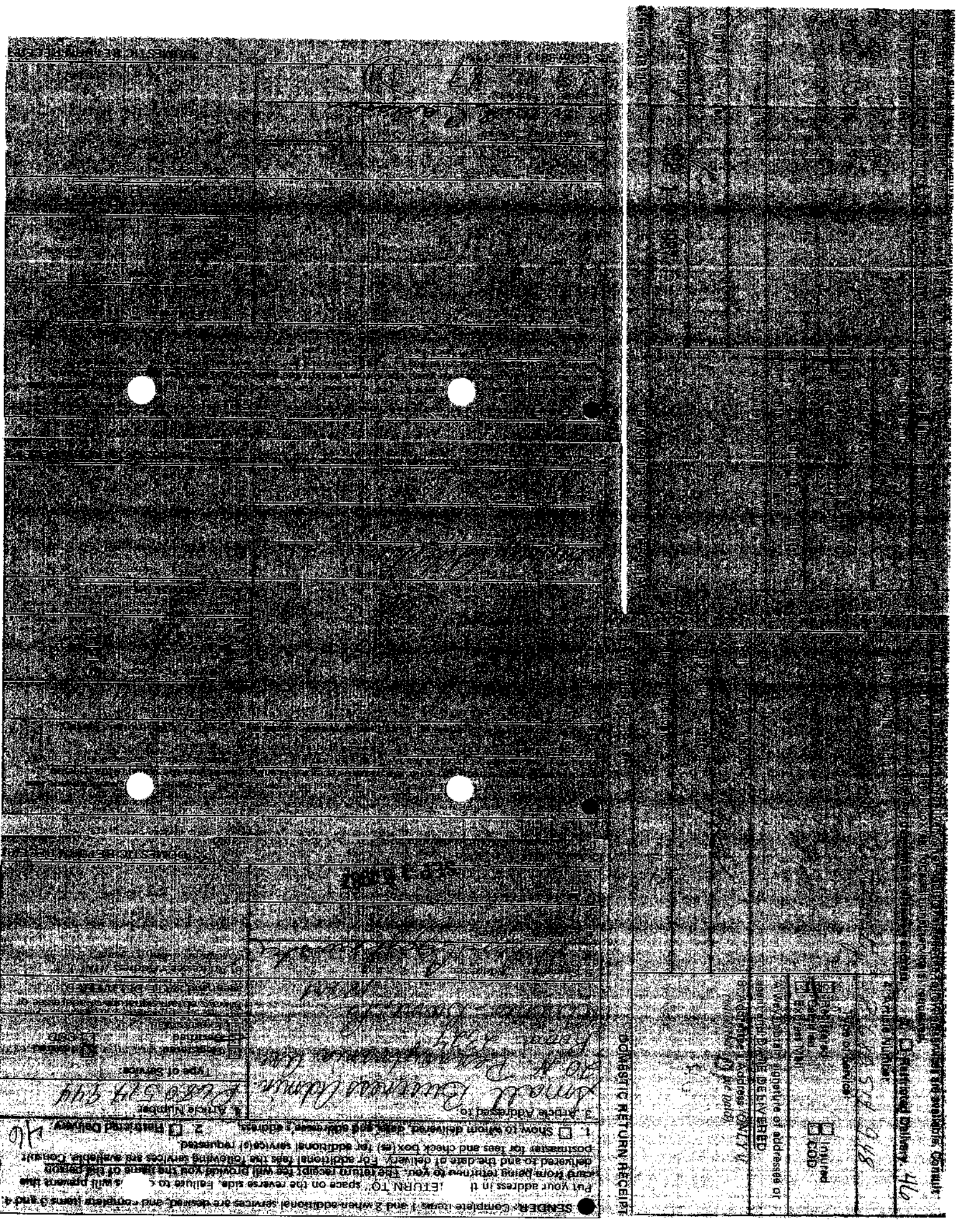
[illegible]

DOMESTIC RETURN RECEIPT

15. Continued

DOMESTIC RETURN RECEIPT

1. <input type="checkbox"/> Show to whom delivered, date, and address; 2. <input type="checkbox"/> Restricted Delivery		3. Article Addressed to: Mr. J. K. Smith 123 Main St. Springfield, Ill. 62761	
4. Article Number: 123456789		5. Signature: J. K. Smith	
6. Return to: Mr. J. K. Smith 123 Main St. Springfield, Ill. 62761		7. Postmaster: For additional services the following services are available. Consult delivery receipt for details.	
8. Type of Service: <input checked="" type="checkbox"/> Registered <input type="checkbox"/> Certified <input type="checkbox"/> Insured <input type="checkbox"/> COD		9. Special Services: <input type="checkbox"/> Signature Required <input type="checkbox"/> Restricted Delivery <input type="checkbox"/> Registered Mail	
10. Sender's Name and Address: Mr. J. K. Smith 123 Main St. Springfield, Ill. 62761		11. Recipient's Name and Address: Mr. J. K. Smith 123 Main St. Springfield, Ill. 62761	



DOMESTIC RETURN RECEIPT

1. ☐ Show to whom delivered, date, and address. ☐ Show to whom delivered, date, and address, and additional service(s) requested.

2. ☐ Postage and delivery. ☐ Insured. ☐ COD.

3. Article Addressed to: *Small Business Admin. P.O. Box 574 944*

4. Article Number: *210*

5. Put your address in it. RETURN TO: space on the reverse side. Failure to do so will prevent the carrier from being returned to you. The return receipt fee will be provided for 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.

6. Signature of addressee: *[Signature]*

7. Signature of sender: *[Signature]*

8. Date: *1-25-55*

9. Type of service: ☐ Registered delivery. ☐ Insured. ☐ COD.

10. A. We, the addressee, signature of addressee or agent, and B. WE DELIVERED. ☐ We paid. ☐ We did not pay.

11. Address ONLY: *210*

12. Article Number: *210*

13. Registered delivery: *410*

14. Insured: *410*

15. COD: *410*



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF INDIVIDUAL TAXES
P.O. BOX 8910
HARRISBURG, PA 17105-8910

REV-503EX (11-85)

REALTY TRANSFER TAX

NOTICE OF: DETERMINATION

• Questions can be answered by calling (717) 783-8104

John R. Adler, Sheriff of Columbia
County, Grantor
Columbia County Sheriff's Office
Bloomsburg, PA 17815

Eugene H. and Zoe P. Cromley, Grantee
619 East Third Street
Bloomsburg, PA 17815

Determination Date	
05-13-88	
Control Number	
8-0827-19	
Property Location	
336-338 East Eighth St., Bloomsburg	
County	
Columbia	
Tax Parcel Number	
05E-02-147	
Deed Book	Page
400	632
Mailing Date	Recording Date
05-13-88	12-01-87

THE REALTY TRANSFER TAX ON THE TRANSFER OF THE ABOVE MENTIONED PROPERTY HAS BEEN CALCULATED AS INDICATED BELOW.

A. PAYMENT OF TAX

To pay the total due the Commonwealth, make your check or money order payable to the PA Department of Revenue. A Notice has been sent to the grantor and grantee.

- PLEASE INCLUDE THE CONTROL NUMBER SHOWN IN THE BOX ABOVE ON ALL CHECKS OR MONEY ORDERS.

* Please note that additional Realty Transfer Tax also may be due to the local taxing authority.

B. INTEREST

Interest is calculated to 15 days beyond the date of the determination. If payment is made after the interest computation date, additional interest must be calculated. See enclosure.

Percentage Passing	100%
Determined Value	\$33,720.00
Reported Value	\$14,750.00
Difference In Value	\$18,970.00
Tax Due	\$ 337.20
Tax Paid	\$ 147.50
Balance of Tax Due	\$ 189.70
Interest Due	\$ 10.20
Total Due Commonwealth 05-30-88	\$ 199.72

REASON FOR DETERMINATION - NUMBERS 1 and 3
(See enclosed sheet for explanation.)

- If you do not agree with this Notice, you may file a Petition as outlined on the reverse side.
- Mail your payment to the PA Department of Revenue, Bureau of Individual Taxes, P.O. Box 8910, Harrisburg, PA 17105-8910.

cc: Michael J. Irely, Esq.
Smith, Eves, Keller and Harding
227 Market Street
P.O. Box 30
Bloomsburg, PA 17815

REASON FOR ADDITIONAL TAX DETERMINATION

1. The proper valuation basis was not used.
2. The total consideration must include liens existing before the transfer and not removed thereby.
3. The proper taxable value is the county assessed value multiplied by the county's common level ratio real estate valuation factor.
4. The taxable value of realty must include the value of the contracted-for-improvements.
5. The transfer does not qualify for exclusion as a correctional or confirmatory deed.
6. The exclusion claimed for an agent or straw party transaction was disallowed.
7. Transfers between corporations or partnerships and their shareholders or partners are fully taxable.
8. The grantees did not hold their interest in the corporation or partnership for at least two years.
9. Transfers between a step-parent and a step-child are taxable.
10. One or more of the possible/contingent trust beneficiaries disqualified the transfer as an excludable transaction.
11. The value of the interest received by the grantee(s) was greater than their undivided interest under the will. Tax is due on the excess.
12. The transfer from the Industrial Development Authority (IDA) is taxable because:
 - a) The grantee is not directly using the property for a qualified purpose.
 - b) A person other than the IDA had an equity interest in the property.
 - c) The grantee was not the prior owner who conveyed the property to the IDA.
13. The transfer was made under the exercise of an option to purchase realty under a will and is taxable.
14. Where parties exchange realty between themselves, the deeds transferring title to each is taxable.
15. A deed of easement is taxable unless the easement is to a public utility.
16. The exempt status of one party to a transaction does not relieve the other party from the payment of the entire tax due.
17. The grantor/grantee did not qualify to be exempted from the payment of the tax.
18. The transfers to the excluded party was not by gift, dedication, condemnation or in lieu of condemnation and is taxable.
19. Familial transfers occurring within one year of each other are treated as if the original grantor were making the transfer.
20. The conveyance does not qualify for tax exclusion as a merger, consolidation or statutory division.
21. The grantee is not the holder of a bona fide mortgage in default.
22. The grantor and grantee must both be religious organizations to qualify for the tax exclusion.
23. Properties used for commercial purposes as a means of acquiring revenue for the religious organization are subject to tax.
24. The conservancy did not possess a tax-exempt status pursuant to Section 501 (c) (3) of the Internal Revenue Code.
25. The grantor company qualifies as an "acquired real estate company" by statute, as 90 percent of its ownership has transferred within 3 years.
26. Leases for 30 years or more are taxable.
27. The portion of the interest conveyed on a partitioned property is taxable.

SHERIFF'S SALE

Distribution Sheet

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

NO. 946 of 1986 JD
 NO. 46 of 1987 ED

DATE OF SALE: November 17, 1987

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) November 17, 1987 and (time) 10:00 A.M., of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to Eugene H. Cromley & Zoe P. Cromley for the price or sum of \$30,680 Dollars.

Eugene H. Cromley & Zoe P. Cromley being the highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price	\$ 29,500.00	
Poundage	590.00	
Transfer Taxes	590.00	
Total Needed to Purchase		\$ 30,680.00
Amount Paid Down		3,068.00
Balance Needed to Purchase		27,612.00

EXPENSES:

Columbia County Sheriff - Costs	\$ 164.04	
Poundage	590.00	
		\$ 754.04
Newspaper		313.42
Printing		37.25
Solicitor		30.00
Columbia County Prothonotary		25.00
Columbia County Recorder of Deeds -	Deed copy work	19.00
	Realty transfer taxes	590.00
	State stamps	
Tax Collector (BOROUGH/TWP., /COUNTY/SCHOOL)		405.90
Columbia County Tax Assessment Office		5.00
State Treasurer		20.00
Other: PREVIOUS SALE COSTS (BANK)		374.66
BLOOM WATER COMPANY		21.00
		\$ 2,595.27

TOTAL EXPENSES: \$ 2,595.27

	Total Needed to Purchase	\$ 30,680.00
	Less Expenses	2,595.27

(NORTHERN CENTRAL BANK) Net to First Lien Holder 27,114.20

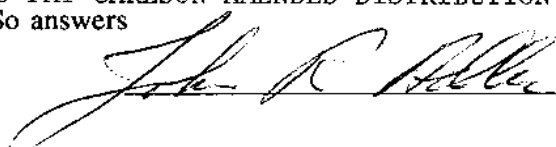
Plus Deposit 500.00

TO PAT CARLSON 1ST DISTRIB. TOTAL TO FIRST LIEN HOLDER \$ 173.53

TO PAT CARLSON AMENDED DISTRIBUTION 198.00

Sheriff's Office, Bloomsburg, Pa. }

So answers

 Sheriff

OFFICE OF
JOHN R. ADLER



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

PHONE
717-784-1991

December 30, 1987

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

No. 46 of 1987 E.D.
No. 946 of 1987 J.D.

Michael Irey
227 Market Street
Bloomsburg, PA 17815

Dear Mike:

Please find enclosed an Amended Distribution sheet for the above named sheriff sale that was held in our office on November 17, 1987.

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

Sincerely,

A handwritten signature in cursive script, reading "Susan S. Beaver".

Susan S. Beaver
Deputy Sheriff

SSB

Encl. (1)

SHERIFF'S SALE

Distribution Sheet

NORTHERN CENTRAL BANK

VS. JAMES H. CRIST

NO. 946 OF 1986 JD
NO. 46 of 1987 ED

DATE OF SALE: November 17, 1987

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) November 17, 1987 and (time) 10:00 A.M., of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to Eugene H. Cromley & Zoe P. Cromley for the price or sum of \$30,680 Dollars.

being the highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price	\$ <u>29,500.00</u>	
Poundage	<u>590.00</u>	
Transfer Taxes	<u>590.00</u>	
Total Needed to Purchase		\$ <u>30,680.00</u>
Amount Paid Down		<u>3,068.00</u>
Balance Needed to Purchase		<u>27,612.00</u>

EXPENSES:

Columbia County Sheriff - Costs	\$ <u>164.04</u>	
Poundage	<u>590.00</u>	\$ <u>754.04</u>
Newspaper		<u>313.42</u>
Printing		<u>37.25</u>
Solicitor		<u>30.00</u>
Columbia County Prothonotary		<u>25.00</u>
Columbia County Recorder of Deeds - Deed copy work		<u>19.00</u>
Realty transfer taxes		<u>590.00</u>
State stamps		<u>603.90</u>
Tax Collector (Borough/twp./County/School		<u>5.00</u>
Columbia County Tax Assessment Office		<u>20.00</u>
State Treasurer		<u>374.66</u>
Other: <u>Prev. Sale Costs</u> Bank		<u>21.00</u>
<u>Bloom Water Company</u>		
TOTAL EXPENSES:		\$ <u>2,793.27</u>

Total Needed to Purchase	\$ <u>30,680.00</u>
Less Expenses	<u>2,793.27</u>
Net to First Lien Holder	<u>27,886.73</u>
Plus Deposit	<u>500.00</u>
Total to First Lien Holder	\$ <u>28,386.73</u>

Sheriff's Office, Bloomsburg, Pa. }

So answers

Joh R. Piller

Sheriff

SHERIFF'S SALE

Distribution Sheet

NORTHERN CENTRAL BANK

VS. JAMES H. CRIST

NO. 946 of 1986 JD

DATE OF SALE: November 17, 1987

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Realty transfer taxes		590.00
State stamps		
Tax Collector (BOROUGH/TWP., /COUNTY/SCHOOL)		405.90
Columbia County Tax Assessment Office		5.00
State Treasurer		20.00
Other: PREVIOUS SALE COSTS (BANK)		374.66
BLOOM WATER COMPANY		21.00
TOTAL EXPENSES:		\$ 2,595.27

	Total Needed to Purchase	\$ 30,680.00
	Less Expenses	2,595.27
(NORTHERN CENTRAL BANK) Net to First Lien Holder		27,714.20
Plus Deposit		500.00
TO PAT CARLSON 1ST DISTRIB. TOTAL TO FIRST LIEN HOLDER		\$ 173.53
TO PAT CARLSON AMENDED DISTRIBUTION		198.00

Sheriff's Office, Bloomsburg, Pa. }

So answers



Sheriff

SHERIFF'S SALE

Distribution Sheet

NORTHERN CENTRAL BANK

VS. JAMES H. CRIST

NO. 946 of 1986 JD

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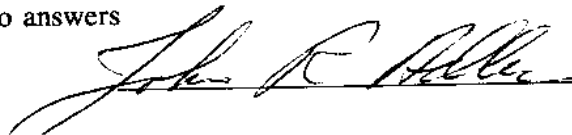
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Sheriff's Office, Bloomsburg, Pa. }

So answers



Sheriff

SHERIFF'S SALE

Distribution Sheet

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

NO. 946 of 1986 JD DATE OF SALE: November 17, 1987

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State Treasurer		374.66
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TO PAT CARLSON AMENDED DISTRIBUTION	198.00

Sheriff's Office, Bloomsburg, Pa. }

So answers

John R. Allen

Sheriff

SHERIFF'S SALE

Distribution Sheet

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

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Plus Deposit	500.00
TO PAT CARLSON 1ST DISTRIB. TO PAT CARLSON AMENDED DISTRIBUTION	\$ 173.53
So answers	198.00

Sheriff's Office, Bloomsburg, Pa. }

TO PAT CARLSON 1ST DISTRIB. TO PAT CARLSON AMENDED DISTRIBUTION

So answers

John R. Allen

Sheriff

OFFICE OF
JOHN R. ADLER



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

PHONE
717-784-1991

December 30, 1987

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

No. 46 of 1987 E.D.
No. 946 of 1986 J.D.

William L. Knecht
835 W. 4th Street
P.O. Box 577
Williamsport, PA 17703

Dear Mr. Knecht:

Please find enclosed an Amended Distribution for the above named sheriff sale that was held in our office November 17, 1987.

The taxes that were paid from the proceeds from the sale had already been paid, and therefore the amount goes to the next lienholder in line.

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

Sincerely,

Susan S. Beaver
Susan S. Beaver
Deputy Sheriff

SSB

Encl. (1)

Distribution Sheet

VS. JAMES H. CRIST

DATE OF SALE: November 17, 1987

DATE OF SALE: November 17, 1987

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) November 17, 1987 and (time) 10:00 A.M., of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to Eugene H. Cromley & Zoe P. Cromley for the price or sum of \$30,680 Dollars.

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Total Needed to Purchase	\$ 30,680.00
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Balance Needed to Purchase	27,612.00

EXPENSES:

Columbia County Sheriff - Costs.....	\$ 164.04
Poundage	590.00

\$ 754.04

Newspaper.....

Printing.....

Solicitor

Columbia County Prothonotary

Columbia County Recorder of Deeds - Deed copy work

Deed copy work

Realty transfer taxes

State stamps

Tax Collector (Borough/twp../County/School)

Columbia County Tax Assessment Office.....

State Treasurer

Other: Prev. Sale Costs Bank

Bloom Water Company

TOTAL EXPENSES: \$ 2,793.27

Total Needed to Purchase	\$ 30,680.00
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Less Expenses	<u>2,793.27</u>
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Net to First Lien Holder	27,886.73
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Plus Deposit	<u>500.00</u>
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Total to First Lien Holder	\$ 28,386.73
----------------------------	--------------

So answers

Sheriff

OFFICE OF
JOHN R. ADLER



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

PHONE
717-784-1991

December 1, 1987

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

No. 946 of 1986 J.D.
No. 46 of 1987 E.D.

Pat Carlson
R.D. #6, Box 387
Danville, PA 17821

Dear Pat:

Please find enclosed a check in the amount of \$172.53. This check represents proceeds from the above named sheriff sale held in our office on November 17, 1987. You were listed as a lienholder in the paperwork received in our office for this sheriff sale, and therefore this check goes towards the amount of the lien held by you against James H. Crist.

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

Sincerely,

Susan S. Beaver
Susan S. Beaver
Deputy Sheriff

SSB

Encl.

OFFICE OF
JOHN R. ADLER



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

PHONE
717-784-1991

December 1, 1987

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

No. 946 of 1986 J.D.
No. 46 of 1987 E.D.

William L. Knecht
835 W. 4th Street
P.O. Box 577
Williamsport, PA 17703

Dear Mr. Knecht:

Enclosed are three checks from the proceeds for the above named sheriff sale held in our office on November 17, 1987. The first check for \$22,166.78 is from the amount paid by the buyers for the property. The second check for \$5,547.42 is for another mortgage held by Northern Central Bank. The third check is for \$374.66 for monies owed to you from the previous sheriff sale on the above named individual.

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

Sincerely,

Susan S. Beaver
Susan S. Beaver
Deputy Sheriff

SSB

Encl. (3)

OFFICE OF
JOHN R. ADLER



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

PHONE
717-784-1991

December 1, 1987

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

No. 946 of 1986 J.D.
No. 46 of 1987 E.D.

Susan T. James
29 E. Main Street
Bloomsburg, PA 17815

Dear Susan:

Enclosed is a check for \$30.00 for solicitor services in the above named sheriff sale held in our office.

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

Sincerely,

Susan S. Beaver
Susan S. Beaver
Deputy Sheriff

SSB

Encl.

OFFICE OF
JOHN R. ADLER



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

PHONE
717-784-1991

December 1, 1987

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

No. 946 of 1986 J.D.
No. 46 of 1987 E.D.

Bloomsburg Water Company
Barbara Munsinger
Municipal Authority
Town Hall
Bloomsburg, PA 17815

Dear Barbara:

Enclosed is a check for \$21.00 for the costs due on the above named sheriff sale held in our office. The new owners are Eugene H. & Zoe P. Cromley, 619 E. 3rd St., Bloomsburg, PA.

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

Sincerely,

Susan S. Beaver
Susan S. Beaver
Deputy Sheriff

SSB

Encl.

OFFICE OF
JOHN R. ADLER



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

PHONE
717-784-1991

December 1, 1987

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

No. 946 of 1986 J.D.
No. 46 of 1987 E.D.

Geraldine S. Kern
Tax Collector
Town Hall
Bloomsburg, PA 17815

Dear Mrs. Kern:

Enclosed is a check in the amount of \$603.90 for taxes due on the above named sheriff sale that was held in our office. The new owners are Eugene H. Cromley & Zoe P. Cromley, husband and wife.

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

Sincerely,

Susan S. Beaver
Susan S. Beaver
Deputy Sheriff

SSB

Encl.

OFFICE OF
JOHN R. ADLER



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

PHONE
717-784-1991

December 1, 1987

NORTHERN CENTRAL BANK VS. JAMES H. CRIST

No. 946 of 1986 J.D.

No. 46 of 1987 E.D.

Press-Enterprise
P.O. Box 745
Bloomsburg, PA 17815

Dear Sir:

Enclosed is a check in the amount of \$313.42 for the advertisement in the newspaper for the above named sheriff sale that was held in our office.

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

Sincerely,

Susan S. Beaver
Susan S. Beaver
Deputy Sheriff

SSB

Encl.

GAILEY C. KELLER
TITLE INSURANCE ACCOUNT
227 MARKET ST.
BLOOMSBURG, PA. 17815

1863

60-56
313 10

Dec. 1, 1987

PAY TO THE ORDER OF COLUMBIA COUNTY SHERIFF \$ 27,612.00

Twenty-seven thousand six hundred twelve and no/100 DOLLARS



for Bal. due on Crist property

A handwritten signature in cursive script, appearing to read 'Michael J. Tray'.

⑈001863⑈ ⑆031300562⑆ ⑆591⑈575⑈6⑈

REMITTER



Columbia County
Farmers National Bank
Benton - Bloomsburg - South Centre - Sweet Valley
Orangeville, PA 17859

B 47587

P/L

November 17 19 87

60-1476/313

PAY TO THE
ORDER OF Sheriff of Columbia County, and Eugene Cromley and Zoe Cromley \$ 3,068.00

COLUMBIA COUNTY 3,068 dol's 00 cts
FARMERS NATIONAL

DOLLARS

CASHIER'S CHECK

AUTHORIZED SIGNATURE

Dean R. Kline

⑈047587⑈ ⑈031314765⑈ 22 213608⑈90 966

SHERIFF'S SALE

Distribution Sheet

MacLean Capital Bank VS. James H. Smith
 NO. 946 of 1986 JD DATE OF SALE: Nov 17, 1987
 NO. 46 of 1987 ED

I HEREBY CERTIFY AND RETURN, That in obedience to and by virtue of the within writ, to me directed, I seized and took into execution the within described real estate, and after having given due legal and timely notice of the time and place of sale, by advertisements in divers public newspapers and by handbills set up in the most public places in my bailiwick, I did on (date) Nov 17 1987 and (time) 10:00, of said day at the Court House, in the Town of Bloomsburg, Pennsylvania, expose said premises to sale at public vendue or outcry, when and where I sold the same to James H. Smith & L.C.P. Company for the price or sum of 30,680 Dollars.
 _____ being the highest and best bidder, and that the highest and best price bidden for the same; which I have applied as follows:

Bid Price	\$ <u>29,500.00</u>	
Poundage	<u>570.00</u>	
Transfer Taxes	<u>510.00</u>	
Total Needed to Purchase		\$ <u>30,580.00</u>
Amount Paid Down		<u>3068.00</u>
Balance Needed to Purchase		<u>27,512.00</u>

EXPENSES:

Columbia County Sheriff - Costs	\$ <u>164.04</u>	
Poundage	<u>570.00</u>	\$ <u>754.04</u>
Newspaper		<u>313.12</u>
Printing		<u>37.25</u>
Solicitor		<u>30.00</u>
Columbia County Prothonotary		<u>25.00</u>
Columbia County Recorder of Deeds -	Deed copy work	<u>19.00</u>
	Realty transfer taxes	<u>570.00</u>
	State stamps	
Tax Collector (<u>Bloomsburg</u>)		<u>103.70</u>
Columbia County Tax Assessment Office		<u>5.00</u>
State Treasurer		<u>30.00</u>
Other: <u>James H. Smith</u>		<u>374.66</u>
<u>156.00</u>		<u>21.00</u>

TOTAL EXPENSES: \$ 2793.27

Total Needed to Purchase	\$ <u>30,680.00</u>
Less Expenses	<u>2793.27</u>
Net to First Lien Holder	<u>27,886.73</u>
Plus Deposit	<u>500.00</u>
Total to First Lien Holder	\$ <u>28,386.73</u>

Sheriff's Office, Bloomsburg, Pa. }

So answers

Sheriff

SHERIFF'S SALE REAL ESTATE
FINAL COST SHEET

NORTHERN CENTRAL BANK

VS

JAMES H. CRIST

NO. 46 of 1987

E.D.

NO. 946 of 1986

J.D.

DATE OF SALE: November 17, 1987

BID PRICE (INCLUDES COSTS)

\$ 29,000

POUNDAGE 2% BID PRICE

\$ 580

TRANSFER TAX 2% BID PRICE

\$ 580

MISC. COSTS

\$ 0

TOTAL NEEDED TO PURCHASE

\$ 30,680

PURCHASER(S) : Eugene H. Cromley and Zoe P. Cromley, his wife,

ADDRESS : 619 East 3rd St., Bloomsburg, Pa.

NAME(S) ON DEED: Same as above

PURCHASER(S) SIGNATURE(S) :

Michael J. Doe
Att'y for Purchaser

AMOUNT RECEIVED BY SHERIFF FROM PURCHASER(S) :

TOTAL DUE \$ 30,680

LESS DEPOSIT \$ 0

DOWN PAYMENT \$ 3,068

AMOUNT DUE IN
EIGHT DAYS \$ 27,612

10%

2000
27,612
27,612

SHERIFF'S SALE - COST SHEET

NORTHERN CENTRAL BANK

VS. JAMES H. CRIST

NO. 46 of 1987 E.D. 946 of 1986 J.D.

DATE OF SALE: NOVEMBER 17, 1987

SHERIFF'S COST OF SALE:

Docket & Levy	\$ 21.00
Service	63.00
Mailing	17.04
Advertising, Sale Bills & Newspapers	18.00
Posting Handbills	14.00
Mileage	5.00
Crying/Adjourn of Sale	7.00
Sheriff's Deed	10.00
Distribution	9.00
Other	
TOTAL	\$ 164.04
Press-Enterprise, Inc.	\$ 313.42
Henrie Printing	37.25
Editor's Services	30.00
TOTAL	\$ 380.67
NOTARIAL: Liens List	\$ 20.00
Deed Notarization	5.00
Other	
TOTAL	\$ 25.00
REORDER OF DEEDS: Copywork	\$
Deed	14.00
Other	5.00
TOTAL	\$ 19.00
REAL ESTATE TAXES:	
Sorrough/Twp. & County Taxes, 1987	\$ 198.00
School Taxes, District <u>Bloom</u> , 1987	405.90
Delinquent Taxes, 19__, 19__, 19__ (Total Amts.)	
TOTAL	\$ 603.90
MUNICIPAL FEES:	
Sewer - Municipality	\$ 21.00
Water - Municipality <u>Bloom</u>	21.00
TOTAL	\$ 21.00
SURCHARGE FEE: (State Treasurer)	\$ 20.00
MISCELLANEOUS: <u>T.C.B.</u>	\$ 5.00
<u>Press</u> <u>Book</u>	374.66
TOTAL	\$ 379.66
TOTAL COSTS	\$ 1613.27

SHERIFF'S SALE - COST SHEET

North Carolina Bank vs. Springfield Bank
4600 1000 1000 1000

DATE OF SALE: _____

SHERIFF'S COST OF SALE:

Docket & Levy 100 \$ 100
 Service 100 \$ 100
 Mailing 100 \$ 100
 Advertising, Sale Bills & Newspapers 100 \$ 100
 Posting Handbills 7.00 \$ 7.00
 Mileage 100 \$ 100
 Crying/Adjourn of Sale 100 \$ 100
 Sheriff's Deed 100 \$ 100
 Distribution 100 \$ 100
 Other _____

TOTAL \$ 1000

Press-Enterprise, Inc. 100 \$ 100
 Henrie Printing 100 \$ 100
 Solicitor's Services 100 \$ 100

TOTAL \$ 1000

PROTHONOTARY: Liens List 100 \$ 100
 Deed Notarization 100 \$ 100
 Other _____

TOTAL \$ 1000

RECORDER OF DEEDS: Copywork 100 \$ 100
 Deed 100 \$ 100
 Other _____

TOTAL \$ 1000

REAL ESTATE TAXES:

Borough/Twp. & County Taxes, 1981 \$ 1000
 School Taxes, District 1, 1981 \$ 1000
 Delinquent Taxes, 1981, 1982, 1983 (Total Amts.)

TOTAL \$ 1000

MUNICIPAL RENTS:

Sewer - Municipality _____, 1981 \$ 100
 Water - Municipality _____, 1981 \$ 100

TOTAL \$ 1000

SURCHARGE FEE: (State Treasurer) 100 \$ 100

MISCELLANEOUS: 100 \$ 100
100 \$ 100

TOTAL \$ 1000

TOTAL COSTS 1000

SHERIFF'S SALE REAL ESTATE OUTLINE

RECEIVE AND TIME STAMP WRIT _____

DOCKET AND INDEX _____

SET FILE FOLDER UP _____

CHECK FOR PROPER INFO

WRIT OF EXECUTION _____

COPY OF DESCRIPTION _____

WHEREABOUTS OF LAST KNOWN ADDRESS _____

NON-MILITARY AFFIDAVIT _____

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 _____

POST ALL DATES ON CALANDER _____

- * 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 _____

- * 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 _____

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

SERVICE

TYPE CARDS FOR DEFENDANTS _____

PUT PAPERS TOGETHER FOR DEFENDANTS _____

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

PUT TOGETHER PAPERS FOR LIEN HOLDERS _____

- * NOTICE OF SALE DIRECTED TO THEM

SEND NOTICES TO LIEN HOLDERS VIA CERT. MAIL OR SENDERS RECIEPT 9/14/87 Bame

- * DOCKET ALL DATES

ONCE DEFENDANTS ARE SERVED DOCKET COSTS AND INFO _____

SEND ATTY RETURN OF SERVICE AND COPY OF SENDERS RECIEPT FOR LIEN HOLDERS 5

SHERIFF'S SALE OUTLINE CON'TSALE BILLSSEND DESCRIPTION TO PRINTER 9/14/81** THE FOLLOWING NOTICES REQUIRE A LETTER WITH EXPLANATIONSSEND NOTICE TO PRESS DIRECTING WHEN TO ADV. 9/19/81SEND NOTICES TO LOCAL TAX COLLECTORS 9/19/81NOTICES TO WATER AND SEWER AUTH. 9/19/81SEND NOTICES TO FEDERAL AND STATE TAX AUTH 9/19/81IF BUSINESS SEND COPY TO SBA AUTH. 9/19/81HANDBILLS

SEND COPIES OF HANDBILLS TO:

RECORDER'S OFFICE 9/19/81TAX CLAIM OFFICE 9/19/81TAX ASSESSMENT OFFICE 9/19/81PROTH OFFICE(post on board) 9/19/81POST IN FRONT LOBBY 9/19/81POST IN SHERIFF'S OFFICE 9/19/81SEND COPY TO ATTY 9/19/81POST PROPERTY ACCORDING TO DATE SET 9/19/81SEND RETURN OF POSTING TO ATTY 9/19/81DOCKET ALL COSTS 9/19/81

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

REGISTER and RECORDER of COLUMBIA COUNTY
BLOOMSBURG, PENNSYLVANIA 17815
717 - 784-1991 Ext. 220

DATE 12-1- 19 87

ESTATE OF _____

GRANTEE/MORTGAGEE Cramley

RECEIVED OF Gray

DOCKET/DOCUMENT NO. 12-13

DESCRIPTION	AMOUNT
Deed <u>Waller - Sheriff</u>	13 50
Mortgage Satisfaction	18 -
Wills <u>Search</u>	5 -
Inventories	
Debts	
Short Certificates	
State writ tax	1 -
TOTAL	37 50

☐ CASH

☒ CHECK

☐

RECEIVED BY Gray

RECEIPT

No. R-R-52294

REGISTER and RECORDER of COLUMBIA COUNTY
BLOOMSBURG, PENNSYLVANIA 17815
717 - 784-1991 Ext. 220

DATE 12-1- 19 87

RECEIVED OF Gray

GRANTOR/GRANTEE Cramley

DOCKET No. 12

MUNICIPALITY

Town of Bloom
 SCHOOL DISTRICT
Bloomburg

	REAL ESTATE TRANSFER TAX			
	STATE		LOCAL	
Comm. of Pa.	295	-		295 -
Municipal			147 50	147 50
School			147 50	147 50
Total	295	-	295 -	590 -

RECEIVED BY Gray

RECEIPT

No. RD- 8227

PROPERTY SEARCH
P. 1.

FOR: Crist, James H.

GRANTOR: Joe G. Crist, single

GRANTEE: James H. Crist

ADDRESS: 336-338 East Eighth Street, Bloomington

TOWNSHIP: Town of Bloomington CODE NO.: 05 E-2-147

ASSESSED VALUE: 3000 MARKET VALUE: 9000

ASSESSED VALUE LAND: 200 ASSESSED VALUE BUILDINGS: 2800

DESCRIPTION: Lot Size 32.5/54.9' x 200/215' 2-story double
family frame; frame garage

DEED

VOL: 254 DATE OF DEED: 1-11-72

PAGE: 746 DATE RECORDED: 1-12-72

CONSIDERATION: \$1.00

UNPAID TAXES

YR.: 1985 AMOUNT: Paid YR.: _____ AMOUNT: _____

YR.: _____ AMOUNT: _____ YR.: _____ AMOUNT: _____

Note: 1986 taxes have not, as yet,
been returned to Court House.

MORTGAGES:

VOL.: 201 DATE OF MORTGAGE: 9-4-80

PAGE: 3 DATE RECORDED: 9-9-80

AMOUNT: \$20,000.00 TERMS: Due - Payable 9-4-95

MORTGAGEE: Northern Central Bank

VOL.: 321 DATE OF MORTGAGE: 8-5-83

PAGE: 941 DATE RECORDED: 8-15-83

AMOUNT: \$6,000.00 TERMS: Due - Payable 9-5-98

MORTGAGEE: Northern Central Bank

P.2.
MORTGAGES

VOL.: _____ DATE OF MORTGAGE: _____
PAGE: _____ DATE RECORDED: _____
AMOUNT: _____ TERMS: _____
MORTGAGEE: _____

JUDGEMENTS

Pat Carlson vs: James H. Post AMOUNT: * 2,500.00
NO.: 1272 TERM: 1985 DATE: 11-15-85

Northern Central Bank AMOUNT: * 19,184.57 - Default Judg.
NO.: 946 TERM: 1986 DATE: 10-23-86

Northern Central Bank AMOUNT: * 5,379.74 - Default Judg.
NO.: 947 TERM: 1986 DATE: 11-5-86

AMOUNT: _____
NO.: _____ TERM: _____ DATE: _____

AMOUNT: _____
NO.: _____ TERM: _____ DATE: _____

AMOUNT: _____
NO.: _____ TERM: _____ DATE: _____

SECURED TRANSACTIONS

None NO.: _____ DATE: _____
NO.: _____ DATE: _____
NO.: _____ DATE: _____
NO.: _____ DATE: _____
NO.: _____ DATE: _____
NO.: _____ DATE: _____

REPORT DATED: Jan 30, 1987 SIGNED: Caroline M. Smith

EJECTMENT

PETERS CONSULTANTS, INC.
PLAINTIFF
vs.

JAMES CRIST DEFENDANT

: No. 644 - 1986
: Dated: June 30, 1986
: In Assumpsit
:
:

Plaintiff demands judgment against defendant in amount of \$1,242.00 with interest and costs. (Note: As of this date, judgment has not been entered.)

OBJECTMENT

NORTHERN CENTRAL BANK
vs.

JAMES H. CRIST

: No. 946 - 1986
: Dated: August 29, 1986
: Complaint in Mortgage Foreclosure
:
: Default Judgment Entered 10-23-86
: RE: Mortgage recorded in Mort. Book
: 201, page 3

EJECTMENT

NORTHERN CENTRAL BANK
vs.

JAMES H. CRIST

: No. 947 - 1986
: Dated: August 29, 1986
: Complaint in Mortgage Foreclosure
:
: Default Judgment Entered 11-5-86
: RE: Mortgage recorded in Record Book
: 321, page 941.

LAW OFFICES

McCORMICK, REEDER, NICHOLS, SARNO, BAHL & KNECHT

836 WEST FOURTH STREET

P.O. BOX 577

WILLIAMSPORT, PENNSYLVANIA 17703

717/326-5131

PAUL W. REEDER
WILLIAM E. NICHOLS
DAVID R. BAHL
WILLIAM L. KNECHT
JOHN E. PERSON III
J. DAVID SMITH
ROBERT A. ECKENRODE
CAROL L. CATHERMAN
CYNTHIA E. RANCK

PLEASE REPLY TO
P.O. BOX 577

H. CLAY McCORMICK
COUNSEL TO THE
FIRM

ROBERT J. SARNO
1987-1982

November 13, 1987

RE: NORTHERN CENTRAL BANK VS. CRIST

Susan S. Beaver, Deputy Sheriff
Columbia County Court House
P. O. Box 380
Bloomsburg, PA 17815

Dear Mrs. Beaver:

In accordance with our telephone conversation today, when you compute the Sheriff's costs for the James H. Crist Sheriff Sale, would you please be sure to include the amount of \$374.66 which Northern Central Bank previously paid to your office in connection with the April sale which was stayed because of the bankruptcy.

Very truly yours,

McCORMICK, REEDER, NICHOLS,
SARNO, BAHL & KNECHT

By *William L. Knecht*
William L. Knecht

WLK:rrh

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

FILE

AUG 26 1987

MARGARET A. SMITH
BANKRUPTCY CLERK

IN RE:

James Henry Crist
Jim Crist Nurseries
Crist Nurseries, Debtors

NORTHERN CENTRAL BANK,
Movant

v.
JAMES HENRY CRIST
JIM CRIST NURSERIES,
CRIST NURSERIES,
Respondent

BANKRUPTCY NO. 5-87-00212

ENTRY OF DEFAULT JUDGMENT AND ORDER MODIFYING STAY TO PERMIT
THE FORECLOSURE OF LIEN UPON REAL ESTATE OF DEBTOR

AND NOW, this ²⁶ day of August, 1987, it appearing of record
that James Henry Crist, et al. Respondents,
have failed to plead or otherwise defend the above proceeding within 20 days
from the date of issuance of Order, and upon motion of William L. Knecht,
Esq., counsel for Movant, pursuant to Rule 7055 of the Rules of Bankruptcy
Procedure, it is hereby

ORDERED that judgment by default is entered against the Respondents,
James Henry Crist, Jim Crist Nurseries, Crist Nurseries in
accordance with said Rule 7055; and further that the stay imposed by §362(a)
of the Bankruptcy Code be, and hereby is, modified to permit the Movant, Northern
Central Bank to proceed to foreclosure on its mortgages
recorded in Columbia County in M.B. ²⁰¹321, p. ³941 as described in its
motion on file herein.

It is further ORDERED that a copy of the judgment be served by mail in
the manner provided by Rule 7005 on the parties against whom the judgment is
entered.

BY THE COURT


THOMAS C. GIBBONS
Bankruptcy Judge

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

James H. Crist

and find as follows:

See photostatic copies attached.

Fee \$5.00

In testimony whereof I have set my hand and seal
of office this 13th day of November
A.D., 19 87.

Beverly J. Michael RECORDER

MORTGAGE

THIS MORTGAGE is made this FOURTH day of SEPTEMBER 1980, between the Mortgagor, JAMES H. CRIST, 336 East Eighth Street, Bloomsburg, Columbia County, Pennsylvania, (herein "Borrower"), and the Mortgagee, NORTHERN CENTRAL BANK, a corporation organized and existing under the laws of the United States, whose address is State Street, Millville, Pennsylvania (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty thousand (\$20,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated September 4, 1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on September 4, 1995;

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County of Columbia State of Pennsylvania:

ALL THOSE TWO (2) certain lots or pieces of land situate in the Town of Bloomsburg, Columbia County, Pennsylvania, bounded and described as follows, to-wit:

TRACT NO. 1 - BEGINNING at a point in the southerly line of Eighth Street, being the southwesterly corner of the intersection of Eighth Street and Thornton's Alley, and running from thence in a southeasterly direction along the westerly side of Thornton's Alley, 147 feet, more or less, to the berm bank of the Pennsylvania Canal; thence along the same in a westwardly direction, 54 feet 10 inches, more or less, to a point in line of land now or formerly of William E. Hartman and wife; thence in a northwesterly direction, 147 feet, more or less, to the southerly line of Eighth Street; thence in an easterly direction along the southerly line of Eighth Street, 32 feet 6 inches, more or less, to the place of beginning. Whereon is erected a 2-1/2 story double frame dwelling house and garage.

TRACT NO. 2 - BEGINNING at the northwest corner of the intersection of Thornton's Alley and Canal Street, thence by the northern side of said Canal Street, South 81 degrees 15 minutes West, 54 feet 10 inches to line of land now or formerly of Robert and Mary A. McCarty; thence by the same, in a northwesterly direction, 58 feet 11 inches to the southwest corner of other land of Elizabeth Gruber; thence by the same in a north-easterly direction, 54 feet 10 inches to the western side of Thornton's Alley; and thence by the western side of said alley in a southerly direction, 59 feet 10 inches to the northern side of Canal Street, the place of beginning.

UNDER AND SUBJECT to certain restrictions and reservations as more fully and at large set forth in the chain of title.

BEING the same premises which Zoe P. Crist, single, by deed dated January 11, 1972 and recorded in Deed Book Volume 254, page 746, granted and conveyed unto James H. Crist, mortgagor herein.

which has the address of 336-338 East Eighth Street, Bloomsburg,
(Street) (City)
Pennsylvania 17815 (herein "Property Address");
(State and Zip Code)

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property, or in an attorney's Certificate of Title.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

*** 2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

4. Charges; Liens. Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage; provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 18 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and

Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. **Borrower Not Released.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. **Forbearance by Lender Not a Waiver.** Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

12. **Remedies Cumulative.** All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. **Uniform Mortgage; Governing Law; Severability.** This form of mortgage combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. **Borrower's Copy.** Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

17. **Transfer of the Property; Assumption.** If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

18. **Acceleration; Remedies.** Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Borrower as provided by applicable law specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

19. **Borrower's Right to Reinstatement.** Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time

prior to at least one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

20. **Assignment of Rents; Appointment of Receiver; Lender in Possession.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

21. **Future Advances.** Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note.

22. **Release.** Upon payment of all sums secured by this Mortgage, Lender shall discharge this Mortgage, without charge to Borrower. Borrower shall pay all costs of recordation, if any.

23. **Purchase Money Mortgage.** If all or part of the sums secured by this Mortgage are lent to Borrower to acquire title to the Property, this Mortgage is hereby declared to be a purchase money mortgage.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Witnesses:

Wayne T. Wright

James H. Crist
James H. Crist

—Borrower

—Borrower

COMMONWEALTH OF PENNSYLVANIA, COLUMBIA County ss:

On this, the 4th day of September, 1980, before me, a Notary Public, the undersigned officer, personally appeared James H. Crist, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledged that he executed the same for the purposes herein contained.

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

My Commission expires: My Commission Expires June 21, 1982

Ruby J. Quinn

Notary Public



I HEREBY CERTIFY that the precise residence of the Mortgagee and person entitled to interest on mortgage is State Street, Millville, PA.

[Signature]
Attorney for Mortgagee

(Space Below This Line Reserved For Lender and Recorder)

*Lender hereby waives its rights under Uniform Covenant No. 2 unless borrower (s) elects to deposit such funds as described therein on a voluntary basis. If borrower(s) so elects now at some future date, this waiver becomes null and void.

Recorded in Columbia County
Mtg. Bk. 201, page 3 on
September 9, 1980 at 9:32 a.m.

Beverly J. Michael, Acting Recorder

#137
RECORDED BY RECORDER
COLUMBIA CO. PA.
TAX \$50.00 FEE \$2.00
SEP 9 9 32 AM '80
J.E.K.

SECOND
MORTGAGE

THIS MORTGAGE is made this 5th day of August
1983, between the Mortgagor, JAMES H. CRIST, 336 East Eighth Street, Bloomsburg, PA
Columbia County (herein "Borrower"), and the Mortgagee, NORTHERN
CENTRAL BANK, a corporation organized and existing
under the laws of Pennsylvania, whose address is
State Street, Millville, PA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Six Thousand and 00/100
Dollars, which indebtedness is evidenced by Borrower's note
dated August (herein "Note"), providing for monthly installments of principal and interest,
with the balance of the indebtedness, if not sooner paid, due and payable on 1988

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the
payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this
Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment
of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein
"Future Advances"), Borrower does hereby mortgage, grant and convey to Lender the following described property
located in the County of Columbia, State of Pennsylvania: ALL THOSE
TWO (2) certain lots or pieces of land situate in the Town of Bloomsburg, Columbia
County, Pennsylvania, bounded and described as follows, to-wit:

TRACT NO. 1 - BEGINNING at a point in the southerly line of Eighth Street, being
the southwesterly corner of the intersection of Eighth Street and Thornton's Alley,
and running from thence in a southeasterly direction along the westerly side of
Thornton's Alley, 147 feet, more or less, to the berm bank of the Pennsylvania Canal;
thence along the same in a westwardly direction, 54 feet 10 inches, more or less, to
a point in line of land now or formerly of William E. Hartman and wife; thence in a
northwesterly direction, 147 feet, more or less, to the southerly line of Eighth
Street; thence in an easterly direction along the southerly line of Eighth Street,
32 feet 6 inches, more or less, to the place of beginning. Whereon is erected a
2 1/2 story double frame dwelling house and garage.

TRACT NO. 2 - BEGINNING at the northwest corner of the intersection of Thornton's
Alley and Canal Street, thence by the northern side of said Canal Street, South 81
degrees 15 minutes West, 54 feet 10 inches to line of land now or formerly of
Robert and Mary A. McCarty; thence by the same, in a northwesterly direction, 58
feet 11 inches to the southwest corner of other land of Elizabeth Gruber; thence
by the same in a northeasterly direction, 54 feet 10 inches to the western side of
Thornton's Alley; and thence by the western side of said alley in a southerly
direction, 59 feet 10 inches to the northern side of Canal Street, the place of
beginning.

UNDER AND SUBJECT to certain restrictions and reservations as more fully and at large
set forth in the chain of title.

BEING the same premises which Zoa P. Crist, single, by deed dated January 11, 1972,
and recorded in Deed Book Volume 254, page 746, granted and conveyed unto James H.
Crist, mortgagor herein.

which has the address of 336-338 East 8th Street, Bloomsburg
Pennsylvania 17815 (City)
(State and Zip Code) (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights,
appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all
fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be
deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said
property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage,
grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend
generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions
listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property,
or in an attorney's Certificate of Title
PENNSYLVANIA—1 to 4 Family—8/75—FEMA/TALEC UNIFORM INSTRUMENT

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Mortgage.

*** 2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may attain priority over this Mortgage, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account, or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

4. Charges; Liens. Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has priority over this Mortgage; provided, that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of such lien in, legal proceedings which operate to prevent the enforcement of the lien or forfeiture of the Property or any part thereof.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require; provided, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Mortgage.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due, directly to the insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Mortgage is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Mortgage would be impaired, the insurance proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments. If under paragraph 18 hereof the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition shall pass to Lender to the extent of the sums secured by this Mortgage immediately prior to such sale or acquisition.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Mortgage, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider were a part hereof.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and

Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. **Inspection.** Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Mortgage, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Mortgage such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Mortgage immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Mortgage.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. **Borrower Not Released.** Extension of the time for payment or modification of amortization of the sums secured by this Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. **Forbearance by Lender Not a Waiver.** Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Mortgage.

12. **Remedies Cumulative.** All remedies provided in this Mortgage are distinct and cumulative to any other right or remedy under this Mortgage or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Mortgage are for convenience only and are not to be used to interpret or define the provisions hereof.

14. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. **Uniform Mortgage; Governing Law; Severability.** This form of mortgage combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Mortgage shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Mortgage and the Note are declared to be severable.

16. **Borrower's Copy.** Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

17. **Transfer of the Property; Assumption.** If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

18. **Acceleration; Remedies.** Upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall mail notice to Borrower as provided by applicable law specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorney's fees, and costs of documentary evidence, abstracts and title reports.

19. **Borrower's Right to Reinstate.** Notwithstanding Lender's acceleration of the sums secured by this Mortgage, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time

prior to at least one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage and in enforcing Lender's remedies as provided in paragraph 18 hereof, including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Mortgage. Lender and the receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. At no time shall the principal amount of the indebtedness secured by this Mortgage, not including sums advanced in accordance herewith to protect the security of this Mortgage, exceed the original amount of the Note.

22. Release. Upon payment of all sums secured by this Mortgage, Lender shall discharge this Mortgage, without charge to Borrower. Borrower shall pay all costs of recordation, if any.

23. Purchase Money Mortgage. If all or part of the sums secured by this Mortgage are lent to Borrower to acquire title to the Property, this Mortgage is hereby declared to be a purchase money mortgage.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Witnesses:

Wayne T. Wright

James H. Crist

—Borrower

—Borrower

COMMONWEALTH OF PENNSYLVANIA, County ss:

On this, the 5th day of August, 1983, before me, the undersigned officer, personally appeared, James H. Crist, known to me (or satisfactorily proven) to be the person, whose name, subscribed to the within instrument and acknowledged that executed the same for the purposes herein contained.

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

My Commission expires:

MY COMMISSION EXPIRES
JUNE 21, 1986

Ruby J. Quinn

Title of Officer



(Space Below This Line Reserved For Lender and Recorder)

*Lender hereby waives its rights under Uniform Covenant No. 2 unless borrower (s) elects to deposit such funds as described therein on a voluntary basis. If borrower (s) so elects now or at some future date, this waiver becomes null and void.

#205
REC'D BY RECORDER
COLUMBIA CO. PA.
TAX \$50 FEE \$3.50
AUG 13 11 30 AM '83

Recorded in Columbia County Record Book 321,
page 941 on August 15, 1983 at 11:30 a.m.

Beverly J. Michael
Acting Recorder

TAX NOTICE

BLOOMSBURG

MAKE CHECKS PAYABLE TO:

GERALDINE S. KERN
TOWN HALL 301 E MAIN ST
BLOOMSBURG, PA. 17815

HOURS WEEKDAYS 9 TO 12, 1 TO 5
CLOSED WED AT NOON, OPEN SAT
9 TO 12 DURING DISCOUNT
PHONE 784-1581 CLOSED HOLIDAYS

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

M
A CRIST, JAMES H
L 336 EAST EIGHTH STREET
T BLOOMSBURG, PA 17815

IF YOU DESIRE A RECEIPT, ENCLOSE A STAMPED ADDRESSED ENVELOPE WITH YOUR PAYMENT

FOR COLUMBIA COUNTY

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT	DATE	BILL NO.
COUNTY R.E.	3000	23.00	67.62	69.00	03/01/87	006640
TWP/BORO R.E.		30.00	88.20	90.00		
FIRE		1.00	2.94	3.00		
DEBT SERVICE		6.00	17.64	18.00		
				19.80		

THE DISCOUNT & THE PENALTY
HAVE BEEN COMPUTED
FOR YOUR CONVENIENCE

PAY THIS AMOUNT

173.40
APR 30
IF PAID ON OR BEFORE
180.00
MAY 30
IF PAID ON OR BEFORE
193.00
JULY 1
IF PAID AFTER

6310

PENALTY A PROPERTY DESCRIPTION
COUNTY 10% TWP/BORO 10%

ACCT NO. 18087
PARCEL 05E-02-147
336-338 EAST EIGHTH STREET
L-36.2X217.5AV
BUILDINGS 200
2,800

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

TOTAL 3,000

GERALDINE S. KERN
TAX COLLECTOR

PAID
TOWN OF BLOOMSBURG, PA
JUN 30 1987

TAX NOTICE

BLOOMSBURG

MAKE CHECKS PAYABLE TO:

GERALDINE S. KERN
TOWN HALL 301 E MAIN ST
BLOOMSBURG, PA. 17815

HOURS WEEKDAYS 9 TO 12, 1 TO 5
CLOSED WED AT NOON, OPEN SAT
9 TO 12 DURING DISCOUNT
PHONE 784-1581 CLOSED HOLIDAYS

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

M
A CRIST, JAMES H
L 336 EAST EIGHTH STREET
T BLOOMSBURG, PA 17815

IF YOU DESIRE A RECEIPT, ENCLOSE A STAMPED ADDRESSED ENVELOPE WITH YOUR PAYMENT

FOR BLOOMSBURG AREA SCHOOL DISTRICT

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT	DATE	BILL NO.
SCHOOL R.E.	3000	123.00	361.62	369.00	07/01/87	006645
				405.90		

THE DISCOUNT & THE PENALTY
HAVE BEEN COMPUTED
FOR YOUR CONVENIENCE

PAY THIS AMOUNT

361.62
AUG 31
IF PAID ON OR BEFORE
369.00
OCT 31
IF PAID ON OR BEFORE
405.90
NOV 1
IF PAID AFTER

PENALTY A PROPERTY DESCRIPTION
SCHOOL 10%

ACCT NO. 18087
PARCEL 05E-02-147
336-338 EAST EIGHTH STREET
L-36.2X217.5AV
BUILDINGS 200
2,800

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

TOTAL 3,000

THIS TAX RETURNED
TO COURT HOUSE
JANUARY 22, 1988

Handwritten notes:
9-13-87
Geraldine S. Kern
TAX COLLECTOR

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

MUNICIPAL AUTHORITY

Of The

TOWN OF BLOOMSBURG

PENNSYLVANIA 17815

(717) 784-5422

October 8, 1987

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

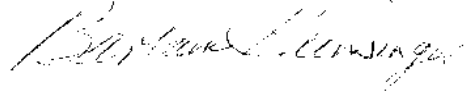
John R. Adler, Sheriff
P.O. Box 380
Bloomsburg, PA 17815

Dear Sheriff Adler:

In my letter to you dated October 1, 1987 concerning the amount owed the Bloomsburg Municipal Authority from James Crist, the amount owed the Municipal Authority is now \$21.00.

Thank you for your assistance and cooperation.

Very truly yours,



Barbara Hunsinger
Municipal Authority
of the
Town of Bloomsburg

Chairman
Charles C. Housenick II
Vice Chairman
Charles E. Long
Treasurer
Samuel R. Evans
Secretary Asst. Treasurer
Gerald Depo
Solicitor
Charles B. Pursel

MUNICIPAL AUTHORITY

Of The

TOWN OF BLOOMSBURG

PENNSYLVANIA 17815

(717) 784-5422

October 1, 1987

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

John R. Adler, Sheriff
P.O. Box 380
Bloomsburg, PA 17815

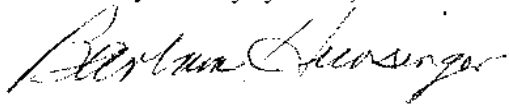
Dear Sheriff Adler:

In reference to your notice dated September 14, 1987 concerning the Sheriff Sale on property owned by James Crist, 336-338 E. 8th St., Bloomsburg, PA.

Mr. Crist owes the Bloomsburg Municipal Authority a total of \$66.29 on this property.

Thank you for your assistance and cooperation.

Very truly yours,



Barbara Hunsinger
Municipal Authority
of the
Town of Bloomsburg

STATE OF PENNSYLVANIA }
COUNTY OF COLUMBIA } SS:

Paul R. Eyerly, III, Publisher, 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 . . . October, 26, November 2, November 9, 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.

Paul R. Eyerly, III

Sworn and subscribed to before me this . . 11th . . day of *Mar* 19 . 87

Matthew J. Leone
(Notary Public)

My Commission Expires

*Matthew J. Leone, Notary Public
for the County of Columbia, PA
My Comm. Expires 3/28/2010
No. 00000000000000000000000000000000*

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.

.....

STATE OF PENNSYLVANIA }
COUNTY OF COLUMBIA } SS:

... Paul R. Eyerly, III, Publisher, 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 October 22, 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.

Paul R. Eyerly, III

Sworn and subscribed to before me this 30th day of Oct 19 87

Matthew J. Kane
(Notary Public)

My Commission Expires

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.

.....