

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 77 OF 1991 E.D. ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, COLUMBIA COUNTY, ON

THURSDAY DECEMBER 12, 1991

10:00 A.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DESCRIBED LOTS, PIECES, OR PARCELS OF LAND:

ALL THAT CERTAIN piece and parcel of land situate in South Centre Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin corner of Lot number Eleven (11), said point being the southwest corner of the lot hereinafter described; thence North seventy-eight (78) degrees forty-five (45) minutes East along the dividing line of Lot numbered Eleven (11) and Lot numbered twenty-seven (27), a distance of one hundred thirty (130) feet to a point; thence North six (6) degrees fifteen (15) minutes West, a distance of one hundred twenty-five (125) feet to a point; thence South fifty-eight (58) degrees forty-five (45) minutes West, a distance of one hundred (100) feet to a point; thence South thirty-five (35) degrees forty-five (45) minutes West, a distance of seventy (70) feet; thence South sixteen (16) degrees fifty-five (55) minutes East, a distance of forty-three (43) feet to a point, the place of BEGINNING. BEING Lot number Twenty-seven (27) of the draft of lots in South Centre Township, Columbia County, as laid out by Clyde Yohey and surveyed October, 1955, revised August, 1956, by Howard Fetterolf, R.E. UPON WHICH is erected a frame dwelling house.

Seized and taken in execution at the suit of GUARANTY BANK, N.A. (formerly Community National Bank), Vs Jack W. Smith and Gail A. Smith, his wife.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will, not later than thirty (30) days after the sale, file a Schedule of Distribution in his office, where the same will be available for inspection and that distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

TERMS OF SALE: Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

Said premises to be sold by the Sheriff of Columbia County.

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

Mr. Richard J. Roberts, Esq
Attorney for Plaintiff

**SHERIFF'S SALE REAL ESTATE
FINAL COST SHEET**

Guaranty Bank, N.A. (formerly VS Jack W. Smith and Gail A. Smith, his
Community National Bank) wife
NO. 77 of 1991 E.D. NO. 1040 of 1991 J.D.

DATE OF SALE: December 12, 1991 10:00 A.M.

BID PRICE (INCLUDES COSTS)	\$ <u>38,800.00</u>	
POUNDAGE 2% BID PRICE	\$ <u>776.00</u>	
TRANSFER TAX 2% BID PRICE	\$ <u>776.00</u>	
MISC. COSTS	\$ <u> </u>	
TOTAL NEEDED TO PURCHASE		\$ <u>40,352.00</u>

PURCHASER(S) : First National Bank of Berwick
ADDRESS : 111 W. Front St. Berwick, PA
NAME(S) ON DEED: First National Bank of Berwick
PURCHASER(S) SIGNATURE(S) : [Signature] H.P.

AMOUNT RECEIVED BY SHERIFF FROM PURCHASER(S) :

TOTAL DUE	\$ <u>40,352.00</u>
LESS DEPOSIT	\$ <u> </u>
DOWN PAYMENT	\$ <u>none</u>
AMOUNT ^{Paid} DUE IN-	
EIGHT DAYS	\$ <u>40,352.00</u>
Day of Sale	

LIEN CERTIFICATE

DATE 10-24-91

This is to certify that according to our records, the tax liens in the Tax Claim Bureau against the property listed below, as of December 31, 19⁹⁰, in Centre South are as follows:

Owner or Reputed Owner: Smith, Jack W. & Gail
 Former Owner: Meyerson, Authur & Miriam & Edwards, Myron & Sheila Mary
 Parcel No. 12-05A-35
 Description Lot 27 F 67.6X130
30 X125

YEAR	COUNTY	TAX DISTRICT	SCHOOL	TOTAL
1989				897.34
1990				853.83
TCB FEE				
TOTAL				\$ 1,751.17

The above figures represent the amounts due during the month of Dec. 91 ~~XIX~~ January 1992

Requested by: Harry A. Roadarmel, Jr. Sheriff
Columbia County

Fee: \$5.00

COLUMBIA COUNTY TAX CLAIM BUREAU

[Signature]
 Director

PD
12-31-91

filed
12/12/91

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 781-1991

24 HOUR PHONE
(717) 781-6399

December 31, 1991

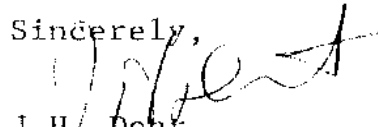
Press Enterprise
P.O. Box 745
Bloomsburg, Pa. 17815

Dear Sir:

Enclosed is CK#3619 in the amount of \$231.68, which represents payment for the advertising of the Sheriff's Sale No. 77 of 1991, Guaranty Bank, N.A. (Formerly Community National Bank) Vs Jack W. Smith and Gail A. Smith.

If you have any questions, please contact us.

Sincerely,


J.H. Dent
Deputy Sheriff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

December 31, 1991


Mr. Harold W. Sharrow, Tax Collector
South Centre Township
6555 Second St.,
Bloomsburg, Pa. 17815

Dear Sir:

Enclosed is CK#3623 in the amount of \$845.97, which represents payment for the owed Tax's on the property of Jack W. Smith and Gail A. Smith. The property located within South Centre Township was sold by the Sheriff December 12, 1991.

If you have any questions, please contact us.

Sincerely,


J.H. Dent
Deputy Sheriff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

December 31, 1991


Mr. Richard J. Roberts, Esq.
LEAVENS & ROBERTS
29 East Independence Street
Shamokin, Pennsylvania 17872-0518

Dear Sir:

Enclosed is CK#3626 in the amount of \$36,315.26, which represents the Total amount of monies owed to the First Lien Holder in reference to the Sheriff's Sale No. 77 of 1991. The Mortgage Foreclosure involved Guaranty Bank, N.A. (formerly Community National Bank) Vs Jack W. Smith and Gail A. Smith, his wife.

If you have any questions, please contact us.

Sincerely,



J.H. Dent
Deputy Sheriff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380

BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784 6300

December 31, 1991


Mr. Michael Ireys, Esquire
38 W. 3rd St.,
Bloomsburg, Pa. 17815

Dear Sir:

Enclosed is CK#3620 in the amount of \$50.00, which represents payment for the EXPERT, EXPERT, EXPERT, Legal advice for the Sheriff's Sale No. 77 of 1991, Guaranty Bank Vs Jack and Gail Smith.

Thank you very much.

Sincerely,


J.H. Dent
Deputy Sheriff

SHERIFF'S SALE

Distribution Sheet

Guaranty Bank, N.A. (formerly Community National Bank) 1040 of 1991 JD vs. Jack W. Smith and Gail A. Smith, his wife
 NO. 77 of 1991 ED DATE OF SALE: December 12, 1991 10:00 A.M.

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) December 12, 1991 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 First National Bank of Berwick for the price or sum of Thirty-eight Thousand, Eight Hundred \$38,800.00 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	\$ 38,800.00	
Poundage	776.00	
Transfer Taxes	776.00	
Total Needed to Purchase		\$ 40,352.00
Amount Paid Down		40,352.00
Balance Needed to Purchase		Paid

EXPENSES:

Columbia County Sheriff - Costs	\$ 273.42	
Poundage	776.00	\$ 1,049.42
Newspaper		231.68
Printing		-----
Solicitor		50.00
Columbia County Prothonotary		-----
Columbia County Recorder of Deeds - Deed copy work		39.50
Realty transfer taxes		776.00
State stamps		
Tax Collector (Harold W. Sharrow(South Centre Twp))		845.97
Columbia County Tax Assessment Office..Delinquent.....		1,751.17
State Treasurer		38.00
Other: Tax Claim		5.00

TOTAL EXPENSES: \$ 4,786.74

Total Needed to Purchase	\$ 40,352.00	
Less Expenses	4,786.74	
Net to First Lien Holder	35,565.26	
Plus Deposit	750.00	
Total to First Lien Holder	\$ 36,315.26	

Sheriff's Office, Bloomsburg, Pa.

So answers

Columbia County

HARRY A. ROADARMEL Jr.

Sheriff

SHERIFF'S SALE - COSTS SHEET

Guaranty Bank, N.A. (formerly community vs. Jack W. Smith and Gail A. Smith, his
National Bank) wife

NO. 77 of 1991 E.D. NO. 1040 of 1991 J.D. DATE OF SALE Dec. 12, 1991
10:00 A.M.

DOCKET & LEVY	\$ <u>14.00</u>
SERVICE	<u>109.00</u>
MAILING	<u>25.42</u>
ADVERTISING, SALE BILLS & NEWSPAPERS	<u>9.00</u>
POSTING HANDBILLS	<u>14.00</u>
MILEAGE	<u>13.00</u>
CRYING/ADJOURN OF SALE	<u>7.00</u>
SHERIFF'S DEED	<u>10.00</u>
DISTRIBUTION	<u>9.00</u>
OTHER <u>COPIES 21 AT \$3.00</u>	<u>63.00</u>

TOTAL \$ 243.42

PRESS-ENTERPRISE, INC.	\$ <u>231.68</u>
HENRIE PRINTING	<u>50.00</u>
SOLICITOR'S SERVICES	

TOTAL \$ 281.68

PROTHONOTARY:	LIENS LIST	\$ <u>X</u>
	DEED NOTARIZATION	<u>X</u>
	OTHER	

TOTAL \$ _____

RECORDER OF DEEDS:	COPYWORK	\$ <u>26.00</u>
	DEED	<u>13.50</u>
	OTHER	

TOTAL \$ 39.50

REAL ESTATE TAXES:		
BOROUGH/TWP. & COUNTY TAXES, 19	<u>19</u>	\$ <u>174.08</u>
SCHOOL TAXES, DISTRICT	<u>19</u>	<u>671.89</u>
DELINQUENT TAXES, 19	<u>19</u>	<u>1,751.17</u>

TOTAL \$ 2,597.14

MUNICIPAL RENTS:		
SEWER - MUNICIPALITY	<u>X</u>	\$ <u>19</u>
WATER - MUNICIPALITY	<u>X</u>	\$ <u>19</u>

TOTAL \$ _____

SURCHARGE FEE: (STATE TREASURER) TOTAL \$ 38.00

MISCELLANEOUS: TAX CLAIM \$ 5.00

TOTAL \$ 3,244.44

TOTAL COSTS \$ _____

• Attach this form to the front of the mailpiece, or on the back if space does not permit.
• Write "Return Receipt Requested" on the mailpiece next to the article number.

2. ☐ Restricted Delivery 77
Consult postmaster for fee.

3. Article Addressed to:

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

4a. Article Number
P 373 529 558

4b. Service Type
☐ Registered
☒ Certified
☐ COD
☐ Express Mail
☐ Return Receipt for Merchandise

7. Date of Delivery
OCT 22 1991

5. Signature (Addressee)

8. Addressee's Address (Only if requested and fee is paid)

6. Signature (Agent)

PS Form 3811, October 1990

U.S. GPO: 1990-273-861

DOMESTIC RETURN RECEIPT

• Attach this form to the front of the mailpiece, or on the back if space does not permit.
• Write "Return Receipt Requested" on the mailpiece next to the article number.

2. ☐ Restricted Delivery 77
Consult postmaster for fee.

3. Article Addressed to:

Mr. Harold W. Sharrow
Tax Collector
6555 Second St.
Bloomsburg, Pa. 17815

4a. Article Number
P 373 528 986

4b. Service Type
☐ Registered
☒ Certified
☐ COD
☐ Express Mail
☐ Return Receipt for Merchandise

7. Date of Delivery
OCT 22 1991

5. Signature (Addressee)

8. Addressee's Address (Only if requested and fee is paid)

6. Signature (Agent)

PS Form 3811, October 1990

U.S. GPO: 1990-273-861

DOMESTIC RETURN RECEIPT

PS Form 3811, October 1990 U.S. GPO: 1990-273-861

6. Signature (Agent)

5. Signature (Addressee)

3. Article Addressed to:

Small Business Administration
20 N. Pennsylvania Ave.,
Room 2327
Wilkes-Barre, Pa. 18701

4a. Article Number
P 373 529 561

4b. Service Type
☐ Registered
☐ Insured
☒ Certified
☐ COD
☐ Express Mail
☐ Return Receipt for Merchandise

7. Date of Delivery

8. Addressee's Address (Only if requested and fee is paid)

2. ☐ Restricted Delivery 77
Consult postmaster for fee.

1. ☐ Addressee's Address

SENDER: Complete items 1 a, 2 for additional services. Complete items 3, and 4a & b. Print your name and address on the reverse of this form so that we can return this card to you. Attach this form to the front of the mailpiece, or on the back if space does not permit. Write "Return Receipt Requested" on the mailpiece next to the article number.

PS Form 3811, October 1990 U.S. GPO: 1990-273-861

6. Signature (Agent)

5. Signature (Addressee)

3. Article Addressed to:

Pennsylvania Unemployment
Compensation Fund
Bureau of Employer Tax
Operations
Post Office Box 3900
Harrisburg, Pa.

4a. Article Number
P 373 529 555

4b. Service Type
☐ Registered
☐ Insured
☒ Certified
☐ COD
☐ Express Mail
☐ Return Receipt for Merchandise

7. Date of Delivery

8. Addressee's Address (Only if requested and fee is paid)

2. ☐ Restricted Delivery 77
Consult postmaster for fee.

1. ☐ Addressee's Address

SENDER: Complete items 1 a, 2 for additional services. Complete items 3, and 4a & b. Print your name and address on the reverse of this form so that we can return this card to you. Attach this form to the front of the mailpiece, or on the back if space does not permit. Write "Return Receipt Requested" on the mailpiece next to the article number.

PS Form 3811, October 1990 U.S. GPO: 1990-273-861

6. Signature (Agent)

5. Signature (Addressee)

3. Article Addressed to:

First National Bank of
Berwick
111 West Front Street
Berwick, Pa. 18603

4a. Article Number
P 373 529 556

4b. Service Type
☐ Registered
☐ Insured
☒ Certified
☐ COD
☐ Express Mail
☐ Return Receipt for Merchandise

7. Date of Delivery

8. Addressee's Address (Only if requested and fee is paid)

2. ☐ Restricted Delivery 77
Consult postmaster for fee.

1. ☐ Addressee's Address

SENDER: Complete items 1 a, 2 for additional services. Complete items 3, and 4a & b. Print your name and address on the reverse of this form so that we can return this card to you. Attach this form to the front of the mailpiece, or on the back if space does not permit. Write "Return Receipt Requested" on the mailpiece next to the article number.

STATE OF PENNSYLVANIA
COUNTY OF COLUMBIA

} SS:

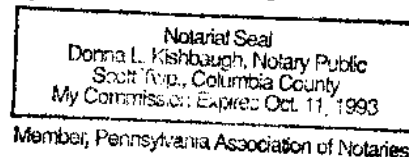
Lorraine Kreischer, Publisher's Assistant . . , being duly sworn according to law deposes and says that Press-Enterprise is a newspaper of general circulation with its principal office and place of business at 3185 Lackawanna Avenue, Bloomsburg, County of Columbia and State of Pennsylvania, and was established 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 . . November. 21, .28, December. 5., 19 91 . . 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.

Lorraine Kreischer

Sworn and subscribed to before me this 10th day of December 19 91

Donna L. Kishbaugh
(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.

.....



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF COMPLIANCE
DEPT. 280946
HARRISBURG, PA 17128-0946

**PRIORITY CLAIM
FOR
SHERIFFS SALE**

Please Print or Type

#1040-1991
EX-77-1991
DATE OF SALE 12-12-91
AMOUNT \$4,404.45

MR HARRY A ROADARMER JR
SHERIFF OF COLUMBIA COUNTY
SHERIFFS OFFICE
BLOOMSBURG PA 17815

CORPORATION TAX FILE (BOX) NUMBER
EMPLOYER EIN
SALES TAX LICENSE NUMBER 19-05629-8
SOCIAL SECURITY NUMBER

DEFENDANT Jack W. and Gail A. Smith

This notice is to advise you that the above owes the Commonwealth of Pennsylvania taxes, interest, penalty and lien costs as shown on the Statement of Account below for the following taxes.

The PA Department of Revenue requests priority in the distribution of any judicial sales proceeds (in accordance with the provisions of the Tax Reform Code of 1971, 72 P.S. §7101, **et seq**). Tax liens were filed with the Prothonotary of Columbia County.

- ☒ Sales and Use Tax or
☐ Employer Withholding Tax
☐ Pennsylvania Personal Income Tax

The PA Department of Revenue requests a preference in the distribution of sales proceeds (in accordance with the provisions of Section 1401 of the Fiscal Code, 72 P.S. §1401, as amended.) This shall serve as notice in accordance with the provisions of Section 1402 of the Fiscal Code, 72 P.S. §1402, as amended.

☐ Corporation Taxes

STATEMENT OF ACCOUNT

TYPE OF TAX	SETTLEMENT OR LIEN DATE	LIEN NUMBER OR FILING PERIOD	AMOUNT OR BALANCE
S & U	06-05-90	520-1990	\$4,404.45

I certify that the above Statement of Account is a true and correct statement of all lien taxes, penalties and interest owed to the Commonwealth of Pennsylvania (based upon the Department of Revenue records) by the above named entity. (Corporate taxes are a first lien from the date of settlement, 72 P.S. §1401, as amended.)

WITNESS my hand and the seal of the Department of
Revenue this 6th day of November, 19 91.

DIRECTOR, BUREAU OF COMPLIANCE

SECRETARY OF REVENUE

Eileen H. McNulty



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF COMPLIANCE
DEPT. 280946
HARRISBURG PA 17128-0946

PRIORITY CLAIM FOR SHERIFFS SALE

Please Print or Type

#1040-1991

EXHIBITION NUMBER
EX 77-1991

DATE OF SALE
12-12-91

AMOUNT
\$334.97

MR HARRY A ROADARMER JR
SHERIFF OF COLUMBIA COUNTY
SHERIFFS OFFICE
BLOOMSBURG PA 17815

CORPORATION TAX FILE (BOX) NUMBER

EMPLOYER EIN

SALES TAX LICENSE NUMBER

SOCIAL SECURITY NUMBER

202-28-5944

DEFENDANT Jack W. and Gail A. Smith

This notice is to advise you that the above owes the Commonwealth of Pennsylvania taxes, interest, penalty and lien costs as shown on the Statement of Account below for the following taxes.

The PA Department of Revenue requests priority in the distribution of any judicial sales proceeds (in accordance with the provisions of the Tax Reform Code of 1971, 72 P.S. §7101, **et seq**). Tax liens were filed with the Prothonotary of Columbia County.

☐ Sales and Use Tax or

☐ Employer Withholding Tax

☒ Pennsylvania Personal Income Tax

The PA Department of Revenue requests a preference in the distribution of sales proceeds (in accordance with the provisions of Section 1401 of the Fiscal Code, 72 P.S. §1401, as amended.) This shall serve as notice in accordance with the provisions of Section 1402 of the Fiscal Code, 72 P.S. §1402, as amended.

☐ Corporation Taxes

STATEMENT OF ACCOUNT

TYPE OF TAX	SETTLEMENT OR LIEN DATE	LIEN NUMBER OR FILING PERIOD	AMOUNT OR BALANCE
PIT	03-22-90	367-90	\$334.97

I certify that the above Statement of Account is a true and correct statement of all lien taxes, penalties and interest owed to the Commonwealth of Pennsylvania (based upon the Department of Revenue records) by the above named entity. (Corporate taxes are a first lien from the date of settlement, 72 P.S. §1401, as amended.)

WITNESS my hand and the seal of the Department of

Revenue this 6th day of November, 19 91

DIRECTOR, BUREAU OF COMPLIANCE

SECRETARY OF REVENUE

Eileen H. McNulty

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 300
HOCKESSBURG, PA 17035

Phone
(717) 781-1999

TELETYPE
(717) 781-6100

November 4, 1991

Mr. Richard J. Roberts, Esq
LEAVENS & ROBERTS
29 East Independence Street
Post Office Box 518
Shamokin, Pennsylvania 17872-0518

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

VS. 77 of 1991 E.D.

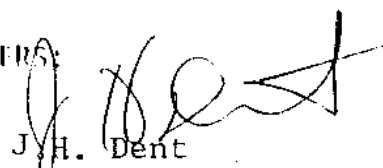
WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)

POSTING OF PROPERTY

Monday November 4, 1991 POSTED A COPY OF THE SHERIFF'S SALE BILL
ON THE PROPERTY OF Jack W. and Gail A. Smith
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY
SHERIFF J.H. Dent

Note: A copy of the Sale Bill was
also posted within the
Sheriff's Office and Lobby
of the Court House.

SO ATTEST:


J.H. Dent

DEPUTY SHERIFF

SHERIFF, HARRY A. ROADARMEL, JR.

SWORN AND SUBSCRIBED BEFORE ME

THIS 4th

DAY OF November, 19 91

Jami B. Kline

JAMI B. KLINE, PROTHONOTARY OF
COLUMBIA COUNTY

PROCL & CLK. OF SEV. COURTS

MY COMM. EX. 1st MON. JAN. 1, 1993



COMMONWEALTH OF PENNSYLVANIA
OFFICE OF ATTORNEY GENERAL

October 28, 1991

ERNEST D. PREATE, Jr.
ATTORNEY GENERAL

Reply To:

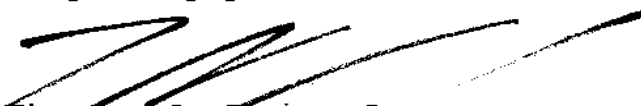
15th Floor
Strawberry Square
4th & Walnut Streets
Harrisburg, PA 17120
(717) 787-3646

Harry A. Roadarmel, Jr., Sheriff
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Dear Sheriff Roadarmel:

A check of the records of the Financial Enforcement Section, Office of Attorney General does not reveal any open claims against Robert or Florence Gordon.

Very truly yours,



Thomas C. Zerbe, Jr.
Deputy Attorney General
Financial Enforcement Section

TCZ/kf



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF COMPLIANCE
DEPT. 280946
HARRISBURG, PA 17128-0946

**PRIORITY CLAIM
FOR
SHERIFFS SALE**
Please Print or Type

PRODUCTION NUMBER	77 of 1991
DATE OF SALE	12-12-91
AMOUNT	\$4,418.42

MR HARRY A ROADARMEL JR
SHERIFF OF COLUMBIA COUNTY
COURTHOUSE PO BOX 300
BLOOMSBURG PA 17815

CORPORATION TAX FILE (BOX) NUMBER
EMPLOYER EIN
SALES TAX LICENSE NUMBER 1905-6298
SOCIAL SECURITY NUMBER

DEFENDANT Jack W. Smith and Gail A. Smith

This notice is to advise you that the above owes the Commonwealth of Pennsylvania taxes, interest, penalty and lien costs as shown on the Statement of Account below for the following taxes.

The PA Department of Revenue requests priority in the distribution of any judicial sales proceeds (in accordance with the provisions of the Tax Reform Code of 1971, 72 P.S. §7101, **et seq**). Tax liens were filed with the Prothonotary of Columbia County.

- ☒ Sales and Use Tax or
☐ Employer Withholding Tax
☐ Pennsylvania Personal Income Tax

The PA Department of Revenue requests a preference in the distribution of sales proceeds (in accordance with the provisions of Section 1401 of the Fiscal Code, 72 P.S. §1401, as amended.) This shall serve as notice in accordance with the provisions of Section 1402 of the Fiscal Code, 72 P.S. §1402, as amended.

☐ Corporation Taxes

STATEMENT OF ACCOUNT

TYPE OF TAX	SETTLEMENT OR LIEN DATE	LIEN NUMBER OR FILING PERIOD	AMOUNT OR BALANCE
S & U	06-05-90	520-1990	\$4,418.42

I certify that the above Statement of Account is a true and correct statement of all lien taxes, penalties and interest owed to the Commonwealth of Pennsylvania (based upon the Department of Revenue records) by the above named entity. (Corporate taxes are a first lien from the date of settlement, 72 P.S. §1401, as amended.)

WITNESS my hand and the seal of the Department of
Revenue this 25th day of October, 19 91.

DIRECTOR, BUREAU OF COMPLIANCE

Garrison H. Hackenlocher
SECRETARY OF REVENUE

Eileen H. McNulty



COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF COMPLIANCE
DEPT. 280946
HARRISBURG, PA 17128-0946

PRIORITY CLAIM FOR SHERIFFS SALE

Please Print or Type

NOTATION NUMBER	77 of 1991
DATE OF SALE	12-12-91
AMOUNT	\$336.33

MR HARRY A ROADARMEL JR
SHERIFF OF COLUMBIA COUNTY
COURTHOUSE PO BOX 300
BLOOMSBURG PA 17815

CORPORATION TAX FILE (BOX) NUMBER
EMPLOYER EIN
SALES TAX LICENSE NUMBER
SOCIAL SECURITY NUMBER 202-28-5944

DEFENDANT Jack W. Smith and Gail A. Smith

This notice is to advise you that the above owes the Commonwealth of Pennsylvania taxes, interest, penalty and lien costs as shown on the Statement of Account below for the following taxes.

The PA Department of Revenue requests priority in the distribution of any judicial sales proceeds (in accordance with the provisions of the Tax Reform Code of 1971, 72 P.S. §7101, et seq). Tax liens were filed with the Prothonotary of Columbia County.

- ☐ Sales and Use Tax or
☐ Employer Withholding Tax
☒ Pennsylvania Personal Income Tax

The PA Department of Revenue requests a preference in the distribution of sales proceeds (in accordance with the provisions of Section 1401 of the Fiscal Code, 72 P.S. §1401, as amended.) This shall serve as notice in accordance with the provisions of Section 1402 of the Fiscal Code, 72 P.S. §1402, as amended.

☐ Corporation Taxes

STATEMENT OF ACCOUNT

TYPE OF TAX	SETTLEMENT OR LIEN DATE	LIEN NUMBER OR FILING PERIOD	AMOUNT OR BALANCE
PIT	03-27-90	367-90	\$336.33

I certify that the above Statement of Account is a true and correct statement of all lien taxes, penalties and interest owed to the Commonwealth of Pennsylvania (based upon the Department of Revenue records) by the above named entity. (Corporate taxes are a first lien from the date of settlement, 72 P.S. §1401, as amended.)

WITNESS my hand and the seal of the Department of
Revenue this 25th day of October, 19 91.

DIRECTOR, BUREAU OF COMPLIANCE

SECRETARY OF REVENUE

Garrison M. Backenloew
Eileen H. McNulty

LEAVENS & ROBERTS
Attorneys at Law

ANDREW A. LEAVENS
RICHARD J. ROBERTS, JR.

29 EAST INDEPENDENCE STREET
POST OFFICE BOX 518
SHAMOKIN, PENNSYLVANIA 17872-0518

(717) 648-5727

FAX (717) 648-2971

October 25, 1991

Sheriff's Office
Courthouse
Bloomsburg, PA 17815

Re: **Guaranty Bank, N.A. v. Jack W. Smith, et ux.**
No. 1040 of 1991
No. EX-77-1991

Gentlemen:

Enclosed for filing please find an Affidavit of Return of Service by Mail in connection with the referenced action.

Yours very truly,



Richard J. Roberts, Jr.

RJR:pag
Enclosure

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT
COLUMBIA COUNTY BRANCH
CIVIL ACTION - LAW

GUARANTY BANK, N.A. (formerly	:	NO. 1040-1991
COMMUNITY NATIONAL BANK),	:	
Plaintiff	:	NO. EX-77-1991
	:	
v.	:	MORTGAGE FORECLOSURE
	:	
JACK W. SMITH and GAIL A.	:	
SMITH, his wife,	:	
Defendants	:	

AFFIDAVIT OF RETURN OF SERVICE BY MAIL

On October 25, 1991, I served true copies of the Notice of Sale Pursuant to Pa.R.C.P. 3129.2 upon the following by mailing, first class, postage prepaid, true copies thereof addressed as follows:

Pennsylvania Department
of Revenue
Bureau of Compliance
Department 280946
Harrisburg, PA 17128-0946

Pennsylvania Unemployment
Compensation Fund
Bureau of Employer Tax Operations
Post Office Box 3900
Harrisburg, PA 17105

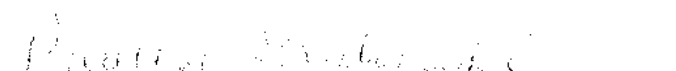
First National Bank of
Berwick
1100 West Front Street
Berwick, PA 18603

Pine Street Realty
Post Office Box 665
Williamsport, PA 17703

Columbia County Tax Claim Bureau
Courthouse
Bloomsburg, PA 17815

Attached hereto as Exhibit "A" are Form 3817
Certificates of Mailing therefor.

I make these statements pursuant to 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities and understand that false statements may subject me to criminal penalties under that statute.


Pauline Gredzinski



COMMONWEALTH OF PENNSYLVANIA
OFFICE OF ATTORNEY GENERAL

October 22, 1991

ERNEST D. PREATE, Jr.
ATTORNEY GENERAL

Reply To:


15th Floor
Strawberry Square
4th & Walnut Streets
Harrisburg, PA 17120
(717) 787-3646

Harry A. Roadarmel, Jr., Sheriff
Columbia County Courthouse
P.O. Box 380
Bloomsburg, PA 17815

Dear Sheriff Roadarmel:

A check of the records of the Financial Enforcement Section,
Office of Attorney General reveals no open claims against
Jack W. Smith or Gail A. Smith.

Very truly yours,



Thomas C. Zerbe, Jr.
Deputy Attorney General
Financial Enforcement Section

TCZ/kf

LIEN CERTIFICATE

DATE 10-24-91

This is to certify that according to our records, the tax liens in the Tax Claim Bureau against the property listed below, as of December 31, 19⁹⁰, in Centre South are as follows:

Owner or Reputed Owner: Smith, Jack W. & Gail

Former Owner: Meyerson, Authur & Miriam & Edwards, Myron & Sheila Mary

Parcel No. 12-05A-35

Description Lot 27 F 67.6X130
30 X125

YEAR	COUNTY	TAX DISTRICT	SCHOOL	TOTAL
1989				897.34
1990				853.83
TCB FEE				
TOTAL				\$ 1,751.17

The above figures represent the amounts due during the month of Dec. 91 ~~XIX~~ January 1992

Requested by: Harry A. Roadarmel, Jr. Sheriff

Fee: \$5.00 Columbia County

COLUMBIA COUNTY TAX CLAIM BUREAU

D. Long
Director

*Set
Date
12/12/91*

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR TELETYPE
(717) 781 6100

October 21, 1991

Mr. Richard J. Roberts, Esquire
LEAVENS & ROBERTS
29 East Independence Street
Post Office Box 518
Shamokin, Pennsylvania 17872-0518

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

NO. 77 of 1991 E.D.

WRIT OF EXECUTION -MORTGAGE
FORECLOSURE

SERVICE ON Gail A. Smith

ON Thursday Oct. 17, 1991 AT 2:30 P.M., A TRUE AND ATTESTED COPY
OF THE WITHIN WRIT OF EXECUTION, A TRUE COPY OF THE NOTICE OF SHERIFF'S SALE IN
REAL ESTATE AND A COPY OF THE THE DESCRIPTION OF PROPERTY WAS SERVED ON

Gail A. Smith, At Box 249 Grovania Dr.,
Bloomsburg, Pa. 17815 BY DEPUTY SHERIFF J.H. Dent
SERVICE WAS MADE BY HANDING THE SAID WRIT OF EXECUTION AND NOTICE OF SHERIFF'S
SALE IN REAL ESTATE AND A COPY OF THE DESCRIPTION TO Jack W. Smith, husband
of Gail A. Smith and adult in charge

SO ANSWERS:

J.H. Dent

DEPUTY SHERIFF

SWORN AND SUBSCRIBED BEFORE ME

THIS 21st

DAY OF October 19 91

Tamie B. Kline
TAMIE B. KLINE, PROTHONOTARY CNO
OF COLUMBIA COUNTY

SHERIFF

Tamie B. Kline

NOT COMPLETED BY DEPUTY SHERIFF, 1991

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1911

24 HOUR PHONE
(717) 784-6100

October 21, 1991

Mr. Richard J. Roberts, Esquire
LEAVENS & ROBERTS
29 East Independence Street
Post Office Box 518
Shamokin, Pennsylvania 17872-0518

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

NO. 77 of 1991 E.D.

WRIT OF EXECUTION -MORTGAGE
FORECLOSURE

SERVICE ON Jack W. Smith

ON Thursday Oct. 17, 1991 AT 2:30 P.M., A TRUE AND ATTESTED COPY
OF THE WITHIN WRIT OF EXECUTION, A TRUE COPY OF THE NOTICE OF SHERIFF'S SALE IN
REAL ESTATE AND A COPY OF THE THE DESCRIPTION OF PROPERTY WAS SERVED ON

Jack W. Smith, AT Box 249 Grovania Dr.,
Bloomsburg, Pa. 17815 BY DEPUTY SHERIFF J.H. Dent

SERVICE WAS MADE BY HANDING THE SAID WRIT OF EXECUTION AND NOTICE OF SHERIFF'S
SALE IN REAL ESTATE AND A COPY OF THE DESCRIPTION TO

Jack W. Smith.

SO ANSWERS:

J.H. Dent

DEPUTY SHERIFF

SWORN AND SUBSCRIBED BEFORE ME

THIS 21st
DAY OF October 1991

Tami B. Kline
Ernest A. Brown
TAMI B. KLINE, PROTHONOTARY
OF COLUMBIA COUNTY

SHERIFF

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 77 OF 1991 E.D. ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, COLUMBIA COUNTY, ON

THURSDAY DECEMBER 12, 1991

10:00 A.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DESCRIBED LOTS, PIECES, OR PARCELS OF LAND:

ALL THAT CERTAIN piece and parcel of land situate in South Centre Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin corner of Lot number Eleven (11), said point being the southwest corner of the lot hereinafter described; thence North seventy-eight (78) degrees forty-five (45) minutes East along the dividing line of Lot numbered Eleven (11) and Lot numbered twenty-seven (27), a distance of one hundred thirty (130) feet to a point; thence North six (6) degrees fifteen (15) minutes West, a distance of one hundred twenty-five (125) feet to a point; thence South fifty-eight (58) degrees forty-five (45) minutes West, a distance of one hundred (100) feet to a point; thence South thirty-five (35) degrees forty-five (45) minutes West, a distance of seventy (70) feet; thence South sixteen (16) degrees fifty-five (55) minutes East, a distance of forty-three (43) feet to a point, the place of BEGINNING. BEING Lot number Twenty-seven (27) of the draft of lots in South Centre Township, Columbia County, as laid out by Clyde Yohey and surveyed October, 1955, revised August, 1956, by Howard Fetterolf, R.E. UPON WHICH is erected a frame dwelling house.

Seized and taken in execution at the suit of GUARANTY BANK, N.A. (formerly Community National Bank), Vs Jack W. Smith and Gail A. Smith, his wife.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will, not later than thirty (30) days after the sale, file a Schedule of Distribution in his office, where the same will be available for inspection and that distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

TERMS OF SALE: Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

Said premises to be sold by the Sheriff of Columbia County.

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

Mr. Richard J. Roberts, Esq
Attorney for Plaintiff

MORTGAGE

THIS MORTGAGE is made this 28th day of February, 1985
between the Mortgagor JACK W. SMITH and GAIL A. SMITH, his wife, (herein
"Borrower"), and the Mortgagee, COMMUNITY NATIONAL BANK
a Corporation organized and existing under the laws of Pennsylvania, whose address is: 10 South Market Street,
Shamokin, Pennsylvania 17872 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of -----\$33,520.00----- Dollars,
which indebtedness is evidenced by Borrower's note dated February 28, 1985 (herein "Note"), providing for
monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
February 28, 2005

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 THAT CERTAIN piece and parcel of land situate in South Centre Township,
Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin corner of Lot number Eleven (11) said point being the
southwest corner of the lot hereinafter described; thence North seventy-eight (78)
degrees forty-five (45) minutes East along the dividing line of Lot numbered Eleven (11)
and Lot number Twenty-seven (27), a distance of one hundred thirty (130) feet to a
point; thence North six (6) degrees fifteen (15) minutes West, a distance of one
hundred twenty-five (125) feet to a point; thence South fifty-eight (58) degrees forty-
five (45) minutes West, a distance of one hundred (100) feet to a point; thence South
thirty-five (35) degrees forty-five (45) minutes West, a distance of seventy (70) feet;
thence South sixteen (16) degrees fifty-five (55) minutes East, a distance of
forty-three (43) feet to a point, the place of BEGINNING. BEING Lot number Twenty-seven
(27) of the draft of lots in South Centre Township, Columbia County, as laid out by
Clyde Yohey and surveyed October, 1955, revised August, 1956, by Howard Potterolf, R. E.
UPON WHICH is erected a frame dwelling house.

BEING THE SAME premises which Arthur Meyerson and Miriam Meyerson, his wife, by
their deed dated February 28, 1985, and intended to be recorded contemporaneously
herewith in the Office of the Recorder of Deeds in and for Columbia County, Pennsylvania,
granted and conveyed unto Jack W. Smith and Gail A. Smith, his wife, Borrowers herein.

which has the address of 6900 Hillside Drive, Bloomsburg (South Centre Township),
(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 seized of the estate hereby conveyed and has the right to mortgage, grant and
convey the Property, that the Property, is unencumbered, and that the 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.

ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

This Rider is made this 28th day of February, 1985, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

Community National Bank, 10 South Market Street, Shamokin, Pennsylvania 17872
(the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 6900 Hillside Drive, Bloomsburg (South Centre Township), Columbia County, PA 17815
Property Address

Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note has an "Initial Interest Rate" of 11.5%. The Note interest rate may be increased or decreased on the 28th day of the month beginning on February 28, 1985, and on that day of the month every 12 months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the:
(Check one box to indicate Index.)

- (1) ☒ "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.

(2) ☐

(Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.)

- (1) ☐ There is no maximum limit on changes in the interest rate at any Change Date.

- (2) ☒ The interest rate cannot be changed by more than .25 percentage points at any Change Date.

If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower.

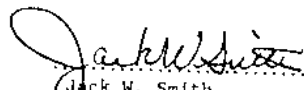
C. PRIOR LIENS

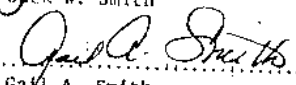
If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.

By signing this, Borrower agrees to all of the above.

 (Seal)
Jack W. Smith
—Borrower

 (Seal)
Gail A. Smith
—Borrower

* If more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first Index named will apply.
NEW JERSEY AND PENNSYLVANIA —BBI—FHLBC 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 inspections 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; Caption. 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 provision 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 it, 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.

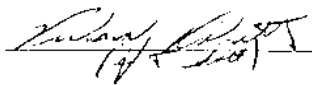
21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to release of this Mortgage, may make future advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Mortgage when evidenced by promissory notes stating that said notes are secured hereby. 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.

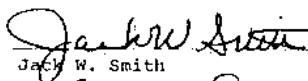
23. Purchase Money Mortgage. If all or part of the sums secured by this Mortgage are lent to Borrower to acquire title to the Property, this Mortgage is hereby declared to be a purchase money mortgage.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Witnesses:



Jack W. Smith



Gail A. Smith

COMMONWEALTH OF PENNSYLVANIA, Northumberland County ss:

On this, the 28th day of February, 19 85, before me,

A Notary Public the undersigned officer, personally appeared

Jack W. Smith and Gail A. Smith, his wife, known to me (or satisfactorily proven)

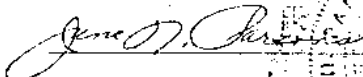
to be the person s whose name s are subscribed to the within instrument and acknowledged that

they executed the same for the purposes herein contained.

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

My Commission expires:

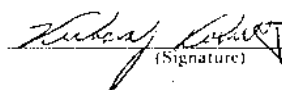
JUNE N. PARSONS
NOTARY PUBLIC
SHAMOKIN, NORTHUMB. CO., PA.
MY COMMISSION EXPIRES MAY 20, 1988



Notary Public
Title of Officer
10 South Market Street
Shamokin, Pennsylvania 17872

I hereby certify that the precise residence of the within Mortgagee is

LEAVENS & ROBERTS
Attorneys at Law
29 EAST INDEPENDENCE STREET
POST OFFICE BOX 518
SHAMOKIN, PENNSYLVANIA 17872-0518

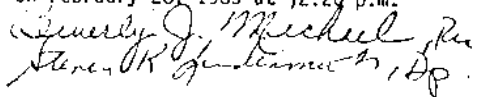


(Signature)

Below This Line Reserved For Lender and Recorder)

#218
REC'D BY RECORDER
COLUMBIA CO., PA.
TAX FEE \$5.00
FEB 28 12 20 PM '85
R. Roberts

Recorded in Columbia County
Record Bk 344 pg 392
on February 28, 1985 at 12:20 p.m.


Beverly J. Michael, Rec.
Shamokin, PA

MORTGAGE

THIS MORTGAGE, dated May 27, 1988, is between you, Jack W. Smith and Gail A. Smith, residing at 6900 Hillside Drive, Scenic Knolls, Bloomsburg, Pa. 17815, the person or persons signing as "Mortgagor" below, and us,

The First National Bank of Berwick, the "Mortgagee."

MORTGAGED PREMISES: You mortgage, grant and convey to us the premises located at 6900 Hillside Drive, Scenic Knolls, Street, Bloomsburg So. Centre Columbia Pennsylvania, Block No. Lot No. (the "Premises").
City/Municipality Township County

A legal description of the Premises is contained in the deed by which you acquired the Premises, which is recorded at the Columbia County Office for the Recording of Deeds, in Deed Book 344 - 402, on Page(s) 390 - 405, or, ☐ if checked, on the reverse side. The Premises includes all buildings and other improvements now or later on the Premises and any rights or interests which derive from your ownership, use or possession of the Premises.

LOAN: The mortgage will secure our loan to Jack W. Smith and Gail A. Smith.

(whether one or more persons called the "Borrower"), in the principal amount of \$ 25,000.00, plus interest and costs, all of which the Borrower must repay according to a note or agreement (the "Note") dated the same date as this mortgage. This mortgage will also secure the performance of all of Borrower's promises in the Note, all of your promises in this mortgage, and any extensions, renewals, amendments or other modifications of the Note.

OWNERSHIP: You are the sole owner(s) of the Premises. You have the legal right to mortgage it to us.

TAXES: You will pay all real estate taxes, assessments, water charges and sewer rents relating to the Premises when they become due. You will not claim any credit on, or make deduction from, the loan because you pay these taxes and charges. You will provide us with proof of payment upon request.

MAINTENANCE: You will maintain the building(s) on the Premises in good condition. You will not make major changes in the building(s) except for normal repairs. You will not tear the building(s) down without first getting our consent. You will not use the Premises illegally or for hire.

INSURANCE: You will keep the building(s) on the Premises insured at all times against loss by fire, flood and any other hazards we may specify. You may choose the insurance company, but your choice is subject to our reasonable approval. The policies must be for at least the amounts and the time periods that we specify. You will deliver to us upon our request the policies or other proof of the insurance. The policies must name us as loss payee. This means that we will receive payment on all insurance claims, to the extent of our interest under this mortgage, before you. It must also provide that we be given not less than 10 days' prior written notice of any cancellation or reduction in coverage, for any reason. Upon request, you shall deliver the policies, certificates or other evidence of insurance to us. In the event of loss or damage to the Premises, you will immediately notify us in writing and file a proof of loss with the insurer. We may file a proof of loss on your behalf if you fail or refuse to do so. We may also sign your name to any check, draft or other order for the payment of insurance proceeds in the event of loss or damage to the Premises. If we receive payment of a claim, we will permit you to use the money to repair the damage, but only if we reasonably believe the insurance proceeds are adequate for this purpose. Otherwise, we will use the money to reduce what the Borrower owes on the Note.

SECURITY INTEREST: You will join with us in signing and filing documents and, at your expense, in doing whatever we believe is necessary to perfect and continue perfected our security interest in the Premises.

YOUR AUTHORITY TO US: If you fail to perform your obligations under this mortgage, we may, if we choose, perform your obligations and pay such costs and expenses. We will add the amounts we advance to the sums the Borrower owes on the Note, on which we impose interest as provided in the Note. If you fail to honor your promises to maintain insurance in effect, or to pay filing fees, taxes or the costs necessary to keep the Premises in good condition and repair, we may, if we choose, advance any sums you promise to pay and obtain replacement insurance. However, any replacement insurance we obtain to cover loss or damage to the Premises may be limited to an amount not greater than what the Borrower owes on the Note. Any amount we advance on your behalf will be added to the balance of the Note on which we impose Finance Charges at the Annual Percentage Rate of the Note. Our payments on your behalf will not cure your failure to perform your promises in this mortgage.

SALE OF PREMISES: You will not sell, transfer ownership, mortgage or otherwise dispose of the Premises, in whole or in part, without our prior written consent.

INSPECTION: You will permit us to inspect the Premises at any reasonable time.

NO LOSS OF RIGHTS: The Note and this mortgage may be negotiated or assigned by us without releasing any of you or the Premises. We may add or release any person or property obligated under the Note and this mortgage without losing our rights in the Premises.

DEFAULT: A default under the Note is a default under this mortgage. In addition, your failure to perform your obligations in this mortgage or under any other mortgage on the Premises is a default under this mortgage. If any default occurs, we can foreclose upon this mortgage. This means that we can arrange for the Premises to be sold, as provided by law, in order to pay off what the Borrower owes on the Note. If the money we receive from the sale is not enough to pay off what the Borrower owes, you will not owe us the difference unless you also signed the Note as a Borrower. In addition, we may (i) enter on and take possession of the Premises; (ii) lease and collect the rental payments, including overdue rental payments, directly from tenants; (iii) manage the Premises; and (iv) sign, cancel and change leases. We may apply any part of the rental payments to pay taxes, the costs of collecting rental payments and of managing the Premises and to reduce any amounts owing under the Note and under this mortgage, in any order that we choose.

WAIVERS: If we declare a default under this mortgage, you waive your rights arising under all appraisal, stay and exemption laws. These rights may (i) be for your benefit or relief; (ii) limit the amount you owe us to the proceeds of the sale of the Premises; (iii) exempt the Premises, or part of the proceeds of its sale, from attachment, levy or sale under execution; or (iv) provide for a stay of execution or other process.

BINDING EFFECT: Until the Borrower has paid the Note in full, the provisions of this mortgage will be binding on you and all future owners and tenants of the Premises. This mortgage is for our benefit and for the benefit of anyone to whom we may assign it. Upon payment in full of all that the Borrower owes us, this mortgage and our rights in the Premises shall end.

GENERAL: We can waive or delay enforcing any of our rights under this mortgage without losing them. Any waiver by us of any provision of this mortgage will not be a waiver of that or any other provision on any other occasion.

Mortgagor (SEAL) Jack W. Smith (SEAL)
Mortgagor (SEAL) Gail A. Smith (SEAL)

DESCRIPTION OF PREMISES
(Insert specific description of Premises, if necessary.)

ALL THAT CERTAIN

THIS MORTGAGE shall be UNDER AND SUBJECT to the general provisions, covenants, conditions and obligations contained in a Stipulation of General Mortgage Provisions which are incorporated by reference herein and which are recorded in the Office of the Recorder of Deeds of Columbia County, Pennsylvania, in Mortgage Book 68, at Page 11.

Rec. in Columbia Co.
Rec. bk 409 pg 940
June 3, 1988 10:39am

Barry J. Michael

COMMONWEALTH OF PENNSYLVANIA

COUNTY OF Columbia

BE IT REMEMBERED, that on this 27 day of May, 1988, before me, a Notary Public of the

Commonwealth of Pennsylvania, personally appeared Jack W. Smith and Gail A. Smith who I am satisfied is/are the person(s) named in and who executed the within mortgage, and thereupon he/she/they acknowledged that he/she/they signed, sealed and delivered the same as their act and deed, for the uses and purposes expressed in the mortgage.

NOTARY PUBLIC, COLUMBIA COUNTY

MY COMMISSION EXPIRES OCT. 31, 1988

Member, Pennsylvania Association of Notaries

Richard Lee Shilliney
Notary Public of Pennsylvania

I certify that the within named MORTGAGEE, The First National Bank of Berwick

111 W. Front Street
Street

Berwick
City/Municipality

Columbia
County

Signature *Sally Riedel*
Agent on behalf of Mortgagee

REC'D BY RECORDER
COLUMBIA CO. PA.
JUN 3 10 39 AM '88
FEE 13.00
67

BANCOSOURCE FORM PA 109 (Rev. 1/87)

Recorder - Please return to:

The First National Bank of Berwick
Mortgagee

TO

Jack W. Smith
Gail A. Smith
Insert Name(s) of Mortgagee(s)

MORTGAGE
FROM

COMMONWEALTH
OF
PENNSYLVANIA

BOOK 409 PAGE 941

MORTGAGE

THIS MORTGAGE is made this 15th day of August, 1988
between the Mortgagor JACK W. SMITH and GAIL A. SMITH, his wife, (herein
"Borrower"), and the Mortgagee, Pine Street Realty
Partnership
a ~~corporation~~ organized and existing under the laws of Pennsylvania, whose address is: P. O. Box 665,
Williamsport, Pennsylvania 17703 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Fifty Thousand (\$50,000.00) Dollars,
which indebtedness is evidenced by Borrower's note dated August 15, 1988 (herein "Note"), providing for
monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
November 1, 1993

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:

PARCEL NO. 1:

ALL THAT CERTAIN piece and parcel of land situate in South Centre Township,
Columbia County, Pennsylvania, bounded and described as follows, to-wit:

BEGINNING at an iron pin corner of lot number 11 said point being the
southwest corner of the lot hereinafter described; thence North 78
degrees 45 minutes East along the dividing line of lot numbered 11
and lot number 27, a distance of 130 feet to a point; thence North
6 degrees 15 minutes West, a distance of 125 feet to a point; thence
South 58 degrees 45 minutes West, a distance of 100 feet to a point;
thence South 35 degrees 45 minutes West, a distance of 70 feet;
thence South 16 degrees 55 minutes East, a distance of 43 feet to
a point, the place of BEGINNING. BEING lot number 27 of the draft
of lots in South Centre Township, Columbia County, as laid out by
Clyde Yohey and surveyed October, 1955, revised August, 1956, by
Howard Fetterolf, R.E. UPON WHICH is erected a frame dwelling house.

BEING the same premises granted and conveyed unto the within Mortgagors
by deed of Arthur Meyerson et ux dated February 28, 1985 and recorded
in the Register and Recorder's Office of Columbia County in Record
Book 344, Page 390.

PARCEL NO. 2:

ALL That two certain lots, pieces or parcels of land situate in South
Centre Township, Columbia County, Pennsylvania, more particularly bounded
and described as follows, to-wit:

TRACT NO. 1: BEGINNING at a point 130 feet from the easterly edge
of Scenic Avenue and in line of lands of Lot No. 27; thence along
the easterly line of Lot No. 27, north 6 degrees 15 minutes west,
125 feet to a point on the southerly side of a 33 foot street;
Thence along said street, north 72 degrees 35 minutes east, 15
feet to a point in Lot No. 28; Thence south 6 degrees 15 minutes
west, 125 feet, more or less, to a point in line of lands
of the grantors; thence along said lands, south 78 degrees 45
minutes west, 15 foot to a point, the place of beginning. IT BEING
the westerly 15 feet of Lot No. 28 as taken from a draft of lots
prepared for Clyde E. Yohey dated October 1955 and revised August,
1956, by Howard Fetterolf, R.E.

Together with the right and privilege of connecting to a water main

* (CONTINUED)

which has the address of 6900 Hillside Drive, Scenic Knolls, Bloomsburg,
(Street) (City)

Pennsylvania 17815

(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 the 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.

839 414 PAGE 845

See Modification RB 402 Page two read 11-15-90.

* (CONTINUED)

running through the street adjoining the aforescribed property and the right to the use of the water upon payment of the water rent.

TRACT NO. 2: BEGINNING at a point on the southerly side of the extension of Hillside Drive 15 feet easterly of the dividing line between Lots numbered 27 and 28; thence along said drive north 72 degrees 35 minutes east, 15 feet to a point within Lot No. 28; Thence south 6 degrees 15 minutes west, 125 feet, more or less, to a point in other line of the grantors; Thence along said lands, south 78 degrees 45 minutes west, 15 feet to a point in line of other lands of the grantees; Thence along said lands, north 6 degrees 15 minutes west, 125 feet to a point, the place of beginning.

Together with the right and privilege of connecting to a water main running through the street adjoining the aforescribed property and the right to the use of the water upon payment of the water rent.

BEING the same premises granted and conveyed unto the within Mortgagors by deed of Joseph Travelet et ux dated January 6, 1988 and recorded in the Register and Recorder's Office of Columbia County in Record Book 402, Page 485.

1. **Payment of Principal and Interest.** Borrower shall promptly pay when due the principal and interest on the indebtedness evidenced by the Note, principal and late charges as provided in the Note, and the principal 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 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; Caption.** 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 provision 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 recording 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:

William L. Knecht

Jack W. Smith
Jack W. Smith

-Borrower

Gail A. Smith

Gail A. Smith
Gail A. Smith

-Borrower

COMMONWEALTH OF PENNSYLVANIA, LYCOMING County ss:

On this, the 15th day of August, 19 88, before me,

a Notary Public,

the undersigned officer, personally appeared

JACK W. SMITH and GAIL A. SMITH, his wife,

known to me (or satisfactorily proven)

to be the person s whose name s are subscribed to the within instrument and acknowledged that

they executed the same for the purposes herein contained.

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

My Commission expires:

Betty A. Velhair

BETTY A. VELHAIR, Notary Public
Williamsport, Lycoming County, Pa.
My Commission Expires December 16, 1990

Title of Office: Notary Public

I hereby certify that the precise residence of the within Mortgagee is P. O. Box 665, Williamsport, PA

17703

William L. Knecht
(Signature)

(Space Below This Line Reserved For Lender and Recorder)

Rec. in Columbia Co.
Rec. bk 414 pg 845
Aug. 16, 1988 10:56am

Beverly J. Michael

BOOK 414 PAGE 849

289
REC'D BY RECORDER
COLUMBIA CO., PA.
TAX \$0.00 FEE \$6.00
AUG 16 10 56 AM '88
McLennan

MV

AV

11,590

SHERIFF'S SALE

3860

BY VIRTUE OF A WRIT OF EXECUTION NO. 77 OF 1991 E.D. ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, COLUMBIA COUNTY, ON

THURSDAY DECEMBER 12, 1991

10:00 A.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DESCRIBED LOTS, PIECES, OR PARCELS OF LAND:

ALL THAT CERTAIN piece and parcel of land situate in South Centre Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin corner of Lot number Eleven (11), said point being the southwest corner of the lot hereinafter described; thence North seventy-eight (78) degrees forty-five (45) minutes East along the dividing line of Lot numbered Eleven (11) and Lot numbered twenty-seven (27), a distance of one hundred thirty (130) feet to a point; thence North six (6) degrees fifteen (15) minutes West, a distance of one hundred twenty-five (125) feet to a point; thence South fifty-eight (58) degrees forty-five (45) minutes West, a distance of one hundred (100) feet to a point; thence South thirty-five (35) degrees forty-five (45) minutes West, a distance of seventy (70) feet; thence South sixteen (16) degrees fifty-five (55) minutes East, a distance of forty-three (43) feet to a point, the place of BEGINNING. BEING Lot number Twenty-seven (27) of the draft of lots in South Centre Township, Columbia County, as laid out by Clyde Yohey and surveyed October, 1955, revised August, 1956, by Howard Fetterolf, R.E. UPON WHICH is erected a frame dwelling house.

Seized and taken in execution at the suit of GUARANTY BANK, N.A. (formerly Community National Bank), Vs Jack W. Smith and Gail A. Smith, his wife.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will, not later than thirty (30) days after the sale, file a Schedule of Distribution in his office, where the same will be available for inspection and that distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

TERMS OF SALE: Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

Said premises to be sold by the Sheriff of Columbia County,

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

Mr. Richard J. Roberts, Esq
Attorney for Plaintiff

WRIT OF EXECUTION—(MORTGAGE FORECLOSURE)

P.R.C.P. 3180 to 3183 and Rule 3257

GUARANTY BANK, N.A. (formerly
COMMUNITY NATIONAL BANK),
Plaintiff

vs

JACK W. SMITH and GAIL A.
SMITH, his wife,
Defendants

COMMONWEALTH OF PENNSYLVANIA:
COLUMBIA
COUNTY OF ~~NORTHUMBERLAND~~:

COLUMBIA
TO THE SHERIFF OF ~~NORTHUMBERLAND~~ COUNTY, PENNSYLVANIA

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described property (specifically describe property below):

See Exhibit "A" Attached.

Amount Due 10/1/91 \$ 35,015.59

Interest from 9/26/91

Atty's commission

Total

\$ _____; Plus costs as endorsed hereon.

Dated 2 October 1991.

(SEAL)

TAMI B. KLINE.

Prothonotary

By: Barbara N. Silveti

Deputy

Barbara N. Silveti, Chief Deputy

ALL THAT CERTAIN piece and parcel of land situate in South Centre Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin corner of Lot number Eleven (11), said point being the southwest corner of the lot hereinafter described; thence North seventy-eight (78) degrees forty-five (45) minutes East along the dividing line of Lot numbered Eleven (11) and Lot numbered twenty-seven (27), a distance of one hundred thirty (130) feet to a point; thence North six (6) degrees fifteen (15) minutes West, a distance of one hundred twenty-five (125) feet to a point; thence South fifty-eight (58) degrees forty-five (45) minutes West, a distance of one hundred (100) feet to a point; thence South thirty-five (35) degrees forty-five (45) minutes West, a distance of seventy (70) feet; thence South sixteen (16) degrees fifty-five (55) minutes East, a distance of forty-three (43) feet to a point, the place of BEGINNING. BEING Lot number Twenty-seven (27) of the draft of lots in South Centre Township, Columbia County, as laid out by Clyde Yohey and surveyed October, 1955, revised August, 1956, by Howard Fetterolf, R.E. UPON WHICH is erected a frame dwelling house.

EXHIBIT "A"

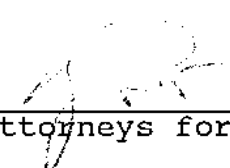
IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT
COLUMBIA COUNTY BRANCH
CIVIL ACTION - LAW

GUARANTY BANK, N.A. (formerly	:	NO. 1040-1991
COMMUNITY NATIONAL BANK),	:	
Plaintiff	:	
	:	
	:	
v.	:	MORTGAGE FORECLOSURE
	:	
JACK W. SMITH and GAIL A.	:	
SMITH, his wife,	:	
Defendants	:	

TO: COLUMBIA COUNTY SHERIFF

Seize, levy, advertise and sell all real property of the Defendants located at 6900 Hillside Drive, Bloomsburg, Columbia County, Pennsylvania. You are hereby released from all responsibility in not placing watchmen or insurance on the real property levied upon by virtue of the writ.

LEAVENS & ROBERTS

By: 
Attorneys for Plaintiff

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT
COLUMBIA COUNTY BRANCH
CIVIL ACTION - LAW

GUARANTY BANK, N.A. (formerly	:	NO. 1040-1991
COMMUNITY NATIONAL BANK),	:	<i>NO. 1040-1991</i>
Plaintiff	:	
	:	
v.	:	MORTGAGE FORECLOSURE
	:	
JACK W. SMITH and GAIL A.	:	
SMITH, his wife,	:	
Defendants	:	

AFFIDAVIT FILED PURSUANT TO RULE 3129

Guaranty Bank, N.A. (formerly Community National Bank),
Plaintiff in the above action, sets forth as of the date the
praecipe for the writ of execution was filed the following
information concerning the real property located at 6900 Hillside
Drive, Bloomsburg, Columbia County, Pennsylvania, which real
property is described on Exhibit "A" attached hereto and made a
part hereof:

1. Name and address of Owners or Reputed Owners:

Name:

Address:

Jack W. Smith and	6900 Hillside Drive
Gail A. Smith	Bloomsburg, PA 17815

2. Name and address of Defendants in the judgment:

Name:

Address:

Jack W. Smith and	6900 Hillside Drive
Gail A. Smith	Bloomsburg, PA 17815

3. Name and last known address of every judgment
creditor whose judgment is a record lien on the real property to

be sold:

<u>Name:</u>	<u>Address:</u>
Pennsylvania Department of Revenue	Bureau of Compliance Department 280946 Harrisburg, PA 17128-0946
Pennsylvania Unemployment Compensation Fund	Bureau of Employer Tax Operations Post Office Box 3900 Harrisburg, PA

4. Name and address of the last recorded holder of every mortgage of record:

<u>Name:</u>	<u>Address:</u>
First National Bank of Berwick	111 West Front Street Berwick, PA 18603
Pine Street Realty	Post Office Box 665 Williamsport, PA 17703
Guaranty Bank, N.A.	10 South Market Street Shamokin, PA 17872

5. Name and address of every other person who has any record interest in or record lien on the property and whose interest may be affected by the sale:

<u>Name:</u>	<u>Address:</u>
Columbia County Tax Claim Bureau	Courthouse Bloomsburg, PA 17815

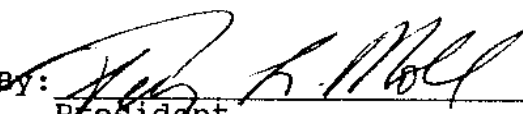
6. Name and address of every other person of whom the Plaintiff has knowledge who has an interest in the property which may be affected by the sale:

None

I verify that the statements made in this Affidavit are true and correct to the best of my personal knowledge or

information and belief. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsification to authorities.

GUARANTY BANK, N.A.

By: 
President

Date: 10/11/91

ALL THAT CERTAIN piece and parcel of land situate in South Centre Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin corner of Lot number Eleven (11), said point being the southwest corner of the lot hereinafter described; thence North seventy-eight (78) degrees forty-five (45) minutes East along the dividing line of Lot numbered Eleven (11) and Lot numbered twenty-seven (27), a distance of one hundred thirty (130) feet to a point; thence North six (6) degrees fifteen (15) minutes West, a distance of one hundred twenty-five (125) feet to a point; thence South fifty-eight (58) degrees forty-five (45) minutes West, a distance of one hundred (100) feet to a point; thence South thirty-five (35) degrees forty-five (45) minutes West, a distance of seventy (70) feet; thence South sixteen (16) degrees fifty-five (55) minutes East, a distance of forty-three (43) feet to a point, the place of BEGINNING. BEING Lot number Twenty-seven (27) of the draft of lots in South Centre Township, Columbia County, as laid out by Clyde Yohey and surveyed October, 1955, revised August, 1956, by Howard Fetterolf, R.E. UPON WHICH is erected a frame dwelling house.

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT
COLUMBIA COUNTY BRANCH
CIVIL ACTION - LAW

GUARANTY BANK, N.A. (formerly	:	NO. 1040-1991
COMMUNITY NATIONAL BANK),	:	<i>1040-1991</i>
Plaintiff	:	
	:	
v.	:	MORTGAGE FORECLOSURE
	:	
JACK W. SMITH and GAIL A.	:	
SMITH, his wife,	:	
Defendants	:	

NOTICE OF SALE OF REAL ESTATE
PURSUANT TO Pa.R.C.P. 3129.2

TO: Gail A. Smith
6900 Hillside Avenue
Bloomsburg, PA 17815

TAKE NOTICE that by virtue of a Writ of Execution issued out of the Court of Common Pleas of Columbia County, Pennsylvania, and directed to the Columbia County Sheriff, said Sheriff will expose to a public sale at the Sheriff's Office, Columbia County Court House, Bloomsburg, Pennsylvania, on DECEMBER 12, 1991, at 10:00 o'clock, A..M., local time, the real estate described in Exhibit "A" attached hereto and made a part hereof.

You are further notified that a schedule of proposed distribution of proceeds of the above sale will be filed by the Sheriff of Columbia County, Pennsylvania, within thirty (30) days of the sale and that distribution of said proceeds will be made

in accordance with said schedule of distribution unless
exceptions are filed thereto within ten (10) days thereafter.

LEAVENS & ROBERTS

By: Richard J. Roberts, Jr., Esquire
Attorneys for Plaintiff

ALL THAT CERTAIN piece and parcel of land situate in South Centre Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin corner of Lot number Eleven (11), said point being the southwest corner of the lot hereinafter described; thence North seventy-eight (78) degrees forty-five (45) minutes East along the dividing line of Lot numbered Eleven (11) and Lot numbered twenty-seven (27), a distance of one hundred thirty (130) feet to a point; thence North six (6) degrees fifteen (15) minutes West, a distance of one hundred twenty-five (125) feet to a point; thence South fifty-eight (58) degrees forty-five (45) minutes West, a distance of one hundred (100) feet to a point; thence South thirty-five (35) degrees forty-five (45) minutes West, a distance of seventy (70) feet; thence South sixteen (16) degrees fifty-five (55) minutes East, a distance of forty-three (43) feet to a point, the place of BEGINNING. BEING Lot number Twenty-seven (27) of the draft of lots in South Centre Township, Columbia County, as laid out by Clyde Yohey and surveyed October, 1955, revised August, 1956, by Howard Fetterolf, R.E. UPON WHICH is erected a frame dwelling house.

EXHIBIT "A"

SHERIFF'S SALE

BY VIRTUE OF A WRIT OF EXECUTION NO. 77 OF 1991 E.D. ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENDUE OR OUTCRY TO THE HIGHEST AND BEST BIDDERS, FOR CASH, IN THE SHERIFF'S OFFICE, COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, COLUMBIA COUNTY, ON

THURSDAY DECEMBER 12, 1991

10:00 A.M.

IN THE FORENOON OF THE SAID DAY, ALL THE RIGHT, TITLE AND INTEREST OF THE DESCRIBED LOTS, PIECES, OR PARCELS OF LAND:

ALL THAT CERTAIN piece and parcel of land situate in South Centre Township, Columbia County, Pennsylvania, bounded and described as follows, to wit:

BEGINNING at an iron pin corner of Lot number Eleven (11), said point being the southwest corner of the lot hereinafter described; thence North seventy-eight (78) degrees forty-five (45) minutes East along the dividing line of Lot numbered Eleven (11) and Lot numbered twenty-seven (27), a distance of one hundred thirty (130) feet to a point; thence North six (6) degrees fifteen (15) minutes West, a distance of one hundred twenty-five (125) feet to a point; thence South fifty-eight (58) degrees forty-five (45) minutes West, a distance of one hundred (100) feet to a point; thence South thirty-five (35) degrees forty-five (45) minutes West, a distance of seventy (70) feet; thence South sixteen (16) degrees fifty-five (55) minutes East, a distance of forty-three (43) feet to a point, the place of BEGINNING. BEING Lot number Twenty-seven (27) of the draft of lots in South Centre Township, Columbia County, as laid out by Clyde Yohey and surveyed October, 1955, revised August, 1956, by Howard Fetterolf, R.E. UPON WHICH is erected a frame dwelling house.

Seized and taken in execution at the suit of GUARANTY BANK, N.A. (formerly Community National Bank), Vs Jack W. Smith and Gail A. Smith, his wife.

NOTICE IS HEREBY GIVEN to all claimants and parties in interest that the Sheriff will, not later than thirty (30) days after the sale, file a Schedule of Distribution in his office, where the same will be available for inspection and that distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

TERMS OF SALE: Ten (10%) percent cash or certified check TIME OF SALE, Balance cash or certified check within eight (8) days after Sale.

Said premises to be sold by the Sheriff of Columbia County.

HARRY A. ROADARMEL, Jr.
Sheriff of Columbia County

Mr. Richard J. Roberts, Esq
Attorney for Plaintiff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

24 HOUR PHONE
(717) 784-6300

PRESS/ENTERPRISE
Lackawanna Avenue
Bloomsburg, PA 17815

Date: October 17, 1991

Re: Sheriff's Sale Advertising Dates

Guaranty Bank, N.A.
(formerly Community National Bank) vs. Jack W. Smith and Gail A. Smith
No. 77 of 1991 ED No. 1040 of 1990 JD

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st week November 21, 1991
2nd week November 28, 1991
3rd week December 5, 1991

Feel free to contact me if you have any questions.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff

HARRY A. ROADARMEI, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
HARRISBURG, PA 17103

Phone
(717) 781-1991

24-hour phone
(717) 781-8100

Date: October 17, 1991

To: Pennsylvania Department of Revenue
Bureau of Compliance Department
280946
Harrisburg, Pa. 17128-0946

Guaranty Bank, N.A. (formerly
Re: Community National Bank) VS. Jack W. Smith and Gail A. Smith
No: 77 of 1991 to No: 1040 of 1990 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. RoadarmeI, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 300
HARRISBURG, PA 17103

PHONE
(717) 781-1000

TELETYPE
(717) 781-6100

Date: October 17, 1991

To: Pennsylvania Unemployment Compensation
Fund Bureau of Employer Tax Operations
Post Office Box 3900
Harrisburg, Pa.

Guaranty Bank, N.A. (formerly
Re: Community National Bank VS. Jack W. Smith and Gail A. Smith
No: 77 of 1991 ID No: 1040 of 1990 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEI, JR.



SHERIFF OF COLUMBIA COUNTY
COUNT HOUSE & P. O. BOX 300
BERWICK, PA 17603

Phone
(717) 764-1991

24 Hour Office
(717) 764-6100

Date: October 17, 1991

To: First National Bank of Berwick
111 West Front Street
Berwick, Pa. 17603

Guaranty Bank, N.A. (formerly
Re: Community National Bank) VS. Jack W. Smith and Gail A. Smith
No: 77 of 1991 to No: 1040 of 1990 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. RoadarmeI, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEI, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
BLOOMSBURG, PA 17009

Phone
(717) 784-1991

Teletype
(717) 784-6100

Date: October 17, 1991

To: Pine Street Realty
Post Office Box 665
Williamsport, Pa. 17703

Re: Guaranty Bank, N.A. (formerly
Community National Bank) VS. Jack W. Smith and Gail A. Smith
No: 77 of 1991 to No: 1040 of 1990 JP

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. RoadarmeI, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEI, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
HARRISBURG, PA 17104

Phone
(717) 784-1991

Telex
(717) 784-6000

Date: October 17, 1991

To: Thomas C. Zerbe Jr.
Deputy Attorney General
Collections Unit
Fourth and Walnut St.
Harrisburg, Pa. 17120

Re: Guaranty Bank, N.A. (formerly
Community National Bank) VS. Jack W. Smith and Gail A. Smith
No: 77 of 1991 to No: 1040 of 1990 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. RoadarmeI, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
HARRISBURG, PA 17105

Phone
(717) 284-1991

24 HOUR PHONE
(717) 284-6100

Date: October 17, 1991

To: Commonwealth of Pennsylvania
Department of Revenue
Bureau of Accounts Settlement
P.O. Box 2055
Harrisburg, Pa. 17105

Re: Guaranty Bank, N.A. (formerly
Community National Bank) Vs. Jack W. Smith and Gail A. Smith
No: 77 of 1991 ID No: 1040 of 1990 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEI, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
HOCKESSBURG, PA 17018

Phone
(717) 784-1991

24 Hours Phone
(717) 784-6100

Date: October 17, 1991

To: IRS
P.O. Box 12050
Philadelphia, Pa. 19106
Attention: Special Procedures Function

Guaranty Bank, N.A. (Formerly
Re: Community National Bank) VS. Jack W. Smith and Gail A. Smith
No: 77 of 1991 to No: 1040 of 1990, JP

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Note: Also enclosed is a copy of the
Writ of Execution, list of
recorded lien holders

Respectfully,

Harry A. RoadarmeI, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 300
BLOOMSBURG, PA 17815

PHONE
(717) 284-1991

TELETYPE
(717) 284-6100

Date: October 17, 1991

To: Small Business Administration
20 N. Pennsylvania Ave.,
Room 2327
Wilkes-Barre, Pa. 18701

Guaranty Bank, N.A. (Formerly
Re: Community National Bank) VS. Jack W. Smith and Gail A. Smith
No: 77 of 1991 ED No: 1040 of 1990 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE, P. O. BOX 300
BLOOMSBURG, PA 17815

PHONE
(717) 784-1991

TELETYPE
(717) 784-6100

Date: October 17, 1991

to: Office of F.A.I.R.
Department of Public Welfare
P.O. Box 8016
Harrisburg, Pa. 17105

Re: Guaranty Bank, N.A. (Formerly
Community National Bank) vs. Jack W. Smith and Gail A. Smith
No: 77 of 1991- ED No: 1040 of 1990 JB

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COUNTY HOUSE - P. O. BOX 300
BLOOMSBURG, PA 17818

PHONE
717/784-1991

TELETYPE
717/784-6100

Date: October 17, 1991

to: Harold W. Sharrow

Tax Collector

6555 Second St.,

Bloomsburg, Pa. 17815

Guaranty Bank, N.A. (formerly
Re: Community National Bank) vs. Jack W. Smith and Gail A. Smith

No: 77 of 1991 LD

No: 1040 of 1990 JD

Dear Sir:

Enclosed is a notice of an upcoming Sheriff's Sale. If you have any claims against this property, notify this office IMMEDIATELY.

Please feel free to contact me with any questions you may have.

Note: Please send the Sheriff's Office a copy of the un-paid Tax's.

Respectfully,

Harry A. Roadarmel, Jr.
Sheriff of Columbia County

Guaranty
Banks

27791

REMITTER

Smith Foreclosure

September 24 1991

60-263-313

PAY TO THE ORDER OF Columbia County Sheriff

\$ 750.00

PAY EXACT 750 AND 00 CENTS

DOLLARS

CASHIER'S CHECK

[Signature]

⑈0027791⑈ ⑆031302638⑆ 75 750 0⑈ DK