

REAL ESTATE
SHERIFF'S SALE--COST SHEET

Fleet Marine Corp. VS Beverly Scharlitzky
NO. 597 E.D. NO. _____ J.D. DATE OF SALE _____ TIME OF SALE _____

DOCKET AND RETURN	\$ <u>15.00</u>
SERVICE PER DEFENDANT OR GARNISHEE	<u>100.00</u>
LEVY (PER PARCEL)	<u>15.00</u>
MAILING COSTS	<u>12.08</u>
ADVERTISING, SALE BILLS, & COPIES	<u>17.50</u>
ADVERTISING SALE (PLUS NEWSPAPER)	<u>17.50</u>
MILEAGE	<u>15.00</u>
POSTING HANDBILLS	<u>15.00</u>
CRYING?ADJOURN SALE (EACH SALE)	<u>10.00</u>
SHERIFF'S DEED	<u>-0-</u>
TRANSFER TAX FORM	<u>-0-</u>
DISIRIBUTION FORM	<u>-0-</u>
OTHER	_____

TOTAL.....\$ 222.08

PRESS-ENTERPRISE INC
SOLICITOR'S SERVICES

\$ 458.00

TOTAL.....458.00

PROTHONOTARY (NOTARY)
RECORDER OF DEEDS

\$ _____

OTHER

TOTAL.....

REAL ESTATE TAXES:

BOROUGH, TWP. & COUNTY TAXES, 19__ \$ _____
SCHOOL DISTRICT TAXES, 19__ \$ _____
DELINQUENT TAXES, 19__, 19__ \$ _____

1000.00 TOTAL.....5.00

MUNICIPAL FEES DUE:

SEWER--MUNICIPAL 19__ \$ _____
WATER--MUNICIPAL 19__ \$ _____

TOTAL.....

SURCHARGE FEE: STATE TREASURER (TRAINING FEE)

TOTAL.....16.00

MISCELLANEOUS _____ \$ _____
_____ \$ _____

TOTAL.....900.00

TOTAL COSTS (OPEN BID).....701.08

Admission:
Refund:
CR. 0978

TO THE SHERIFF:

I am submitting herewith documentation necessary to schedule a Sheriff's sale of real estate.

If you require anything further or have any questions as to content or format, please contact the undersigned.

Thank you.

**Maryland Ferretti
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102
PHONE: (717) 234-4178
FAX: (717) 234-1206**

**Inquiries relating to service should be directed to:
Barb Villarial.**

**Inquiries relating to the actual sale should be directed to:
Sharon Dunn.**

permitted.
■ Write "Return Receipt Requested" on the mailpiece below the article number.
■ The Return Receipt will show to whom the article was delivered and the date delivered.

2. ☐ Restricted Delivery
Consult postmaster for fee.

4a. Article Number

P 315 463 636

4b. Service Type

☒ Certified
☐ Registered
☐ Express Mail
☐ Return Receipt for Merchandise
☐ COD

7. Date of Delivery

FEB 13 1997
8. Addressee's Address (Only if requested and fee is paid)

5. Received By: (Print Name)

6. Signature: (Addressee or Agent)

[Signature]

PS Form 3811, December 1994

Domestic Return Receipt

Is your RETURN addressed on the reverse side?

SENDER:

- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and
- 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 below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

I also wish to receive the following services (for an extra fee):

1. ☒ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:

Office of F.A.I.R
Dept. of Public Welfare
P.O. BOX 8016
Harrisburg, PA 17105

4a. Article Number

P 315 463 634

4b. Service Type

☐ Registered
☐ Express Mail
☐ Return Receipt for Merchandise
☒ Certified
☐ Insured
☐ COD

7. Date of Delivery

FEB 13 1997

5. Received By: (Print Name)

6. Signature: (Addressee or Agent)

X

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

PS Form 3811, December 1994

Domestic Return Receipt

Is your RETURN addressed on the reverse side?

SENDER:

- Complete items 1 and/or 2 for additional services.
- Complete items 3, 4a, and
- 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 below the article number.
- The Return Receipt will show to whom the article was delivered and the date delivered.

I also wish to receive the following services (for an extra fee):

1. ☒ Addressee's Address
2. ☐ Restricted Delivery

Consult postmaster for fee.

3. Article Addressed to:

Atty. Stephen Brandwene
Deputy Atty. General
Collection Unit-4th & Walnut St.
Harrisburg, PA 17120

4a. Article Number

P 315 463 635

4b. Service Type

☐ Registered
☐ Express Mail
☐ Return Receipt for Merchandise
☒ Certified
☐ Insured
☐ COD

7. Date of Delivery

FEB 13 1997

5. Received By: (Print Name)

6. Signature: (Addressee or Agent)

X

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

PS Form 3811, December 1994

Domestic Return Receipt

S H E R I F F ' S S A L E

THURSDAY APRIL 10, 1997 AT 1000 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 5 OF 1997, AND J.D.1415 OF 1996 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, DIRECTED TO ME, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST AND BEST BIDDER, FOR CASH, IN THE COLUMBIA COUNTY SHERIFF'S OFFICE, COURT HOUSE, WEST MAINSTREET, TOWN OF BLOOMSBURG, PENNA.

EXCEPTION AND RESERVATION

The Grantor herein, Stella J. Kapsak, reserves to herself the right to occupy the building as her principal family dwelling for as long as she chooses to occupy the building.

THE DWELLING KNOWN AS 224 MARTZVILLE ROAD, BERWICK, PA.

BEING THE SAME PREMISES WHICH Edward J. Kapsak and Mary L. Kapsak by deed dated April 12, 1995 and recorded in Columbia County Deed Book 594, Page 170 granted and conveyed unto Beverly Schechterly.

TO BE SOLD AS THE PROPERTY OF BEVERLY SCHECHTERLY UNDER COLUMBIA COUNTY JUDGMENT NO. 96 CV 1415.

PARCEL: 04B.02-132-00.000

TERMS OF SALE: Ten (10) per cent cash or cashier's check at time of Sale, balance in cash or certified check within eight (8) days after Sale.

All parties in Interest and Claimants will take notice that a Schedule of Distribution will be filed within thirty (30) days after the Sale and the Distribution will be made in accordance with the Schedule unless exceptions are filed within ten (10) days of posting.

Attorney for Plaintiff:
Maryland Ferretti
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102

Columbia County Sheriff
Harry A. Roadarmel Jr.

STATE OF PENNSYLVANIA }
COUNTY OF COLUMBIA } SS:

Paula J. Barry, 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
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 ..March 20, 27, April 3, 1997..... 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.

Sworn and subscribed to before me this 7th day of April 1997.

Dennis L. Ashenfelder
(Notary Public)

My Commission Expires

Notarial Seal
Dennis L. Ashenfelder, Notary Public
Scott Twp., Columbia County
My Commission Expires July 3, 1999

Member, Pennsylvania Association of Notaries

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

Law Office
of
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102
Phone: (717) 234-4178
Fax: (717) 234-1206

Date: 4/7/97

Time: _____

of Pages and Cover Sheet _____

To: Harry Rodame, SheriffCompany: Columbia County Sheriff's Office

Address: _____

Phone: _____

Fax: 784-0251From: Barb VillanetCompany: Purcell, Krug & HallerAddress: 1719 North Front Street, Harrisburg, PA 17102Phone: (717) 234-4178Fax: (717) 234-1206*****
SUPPLEMENTAL MESSAGE

96 CV 1415

Fleet vs. Schechterly

Please stay the Sheriff Sale scheduled

4/10/97 due to Defendant filing Chapter 13

bankruptcy

COLUMBIA COUNTY TAX CLAIM BUREAU
LIEN CERTIFICATE

Date 2/13/97

OWNER OR REPUTED OWNER
Schechterly, Beverly M.
Owner since 4/95
Prev. Owner Kapsak, Edward J.

DESCRIPTION OF PROPERTY
224 Martzville Rd. (.34 Ac.)

PARCEL NUMBER 04B-2-132 IN Berwick Boro Township
Borough
City

YEAR	TOTAL
Lien Certif.	\$5.00
TOTAL	\$5.00

The above figures represent the amount(s) due during the month of
April/May 1997

This is to certify that, according to our records, there are tax liens on
the above mentioned property as of December 31, 96

Excluding: Interim Tax Billings

Requested by: Harry A. Roadarmel, Jr.

COLUMBIA COUNTY TAX CLAIM BUREAU

FEE - \$5.00
Per Parcel

[Signature]
4-14-97

EMERGENCY
VOLUNTARY PETITION (Form 1a)

UNITED STATES BANKRUPTCY COURT		VOLUNTARY PETITION
MIDDLE DISTRICT of PENNSYLVANIA		
IN RE (Name of debtor used if individual, enter Last, First, Middle) SCHECHTERLY, BEVERLY M.		NAME OF JOINT DEBTOR (Spouse) (Last, First, Middle)
ALL OTHER NAMES used by the debtor in the last 5 years (Include married, maiden, and trade names)		ALL OTHER NAMES used by the joint debtor in the last 5 years (Include married, maiden, and trade names)
SOC. SEC./TAX I.D. No. (If more than one, state all) 192-38-2904 /		SOC. SEC./TAX I.D. No. (If more than one, state all) /
STREET ADDR. OF DEBTOR (Street No., City, State, and Zip Code) 224 MARTZVILLE ROAD BERWICK, PA 18603 <div style="border: 1px solid black; padding: 2px; display: inline-block;">County of Residence or Principal Place of Business COLUMBIA</div>		STREET ADDR. OF DEBTOR (Street No., City, State, and Zip Code) <div style="border: 1px solid black; padding: 2px; display: inline-block;">County of Residence or Principal Place of Business</div>
MAILING ADDRESS of DEBTOR (If different from street address)		MAILING ADDRESS of DEBTOR (If different from street address)
LOCATION of PRINCIPAL ASSETS of BUSINESS DEBTOR (If different from addresses listed above)		VENUE (Check one box) <input checked="" type="checkbox"/> Debtor has been domiciled or had a residence, principle place of business or principal assets in this District of 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a Bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
INFORMATION REGARDING DEBTOR (Check applicable boxes)		
TYPE OF DEBTOR <input checked="" type="checkbox"/> Individual <input type="checkbox"/> Joint (Husband & Wife) <input type="checkbox"/> Partnership <input type="checkbox"/> Other: NATURE OF DEBT <input checked="" type="checkbox"/> Non-Business/Consumer <input type="checkbox"/> Business-Complete A & B below		CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box) Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304-Case Ancillary to Foreign Proceeding <input checked="" type="checkbox"/> Filing fee attached <input type="checkbox"/> Filing fee to be paid in installments. (Applicable to Individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. See Rule 1008(b).
A. TYPE OF BUSINESS (Check one box) <input type="checkbox"/> Farming <input type="checkbox"/> Transportation <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Professional <input type="checkbox"/> Manufacturing/ Mining <input type="checkbox"/> Construction <input type="checkbox"/> Retail/Wholesale <input type="checkbox"/> Real Estate <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Other Business B. BRIEFLY DESCRIBE NATURE OF BUSINESS		NAME AND ADDRESS OF LAW FIRM OR ATTORNEY GREGORY T. MORO LAW FIRM 348 E. SECOND STREET BLOOMSBURG, PA 17815 Telephone No. (717) 784-1010 Name(s) of Attorney(s) Designated to Represent the DEBTOR GREGORY T. MORO, ESQUIRE <input type="checkbox"/> Debtor is not represented by an attorney Debtor Phone Number:
STATISTICAL/ADMINISTRATIVE INFORMATION (28 U.S.C. 604) (Estimates only) (Check applicable boxes)		
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		
ESTIMATED NUMBER OF CREDITORS 1-15 16-49 50-99 100-199 200-999 1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
ESTIMATED ASSETS (in thousands of dollars) Under-50 50-99 100-499 500-999 1000-9999 10,000-99,999 100,000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
ESTIMATED LIABILITIES (in thousands of dollars) Under-50 50-99 100-499 500-999 1000-9999 10,000-99,999 100,000-over <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
EST. NO. OF EMPLOYEES - CH 11 & 12 ONLY 0 1-19 20-99 100-499 500-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
EST. NO. OF EQUITY SECURITY HOLDERS - CH 11 & 12 ONLY 0 1-19 20-99 100-499 1000-over <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

THIS SPACE FOR COURT USE ONLY

5 97 00949

FILED
Wilkes-Barre, PA

APR - 4 1997

Clerk of the Bankruptcy Court

RELIEF
Ordered

104026

GREGORY T. MORO
Attorney at Law
348 EAST SECOND STREET
BLOOMSBURG, PENNSYLVANIA 17815
TELEPHONE (717) 784-1010
FAX (717) 389-8363

April 7, 1997

Harry Roadarmel, Sheriff
COLUMBIA COUNTY COURTHOUSE
P. O. Box 380
Bloomsburg, PA 17815

SENT VIA FACSIMILE 784-0257 & HAND DELIVERED TO COURTHOUSE

Incorrect Re: Beverly Schechterly - Bankruptcy
Chapter Seven - No.: 5 97 00949

Dear Harry:

Please find enclosed a copy of the Bankruptcy Petition I filed on behalf of my client.

If you have any questions, please contact my office.

Very truly yours,


Gregory T. Moro, Esquire

GTM/ns
Enclosure
cc: Beverly Schechterly
cc: File - 3904

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 380

SHERIFF'S SALE REAL ESTATE OUTLINE

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 784-6300

RECEIVE AND TIME STAMP WRIT 6-4-97

DOCKET AND INDEX 2-12-97

SET FILE FOLDER UP _____

CHECK FOR PROPER INFO

WRIT OF EXECUTION S

COPY OF DESCRIPTION L1

WHEREABOUTS OF LAST KNOWN ADDRESS OK

NON-MILITARY AFFIDAVIT OK

NOTICES OF SHERIFF'S SALE OK

WATCHMAN RELEASE FORM 7-17-97 u/ [unclear]

AFFIDAVIT OF LIENS LIST OK

CHECK FOR ~~\$100.00~~ 2900.00 6000.00 2900.00

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

SET SALE DATE AND ADV. DATES AND POSTING DATES April 10, 1997 1000

POST ALL DATES ON CALANDER Mar 20, 27 April 3, 1997

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

SET DISTRIBUTION DATE _____

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

FILL IN ALL NO'S ON EXECUTION PAPERS _____

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

SERVICE

TYPE CARDS FOR DEFENDANTS _____

PUT PAPERS TOGETHER FOR DEFENDANTS _____

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

PUT TOGETHER PAPERS FOR LIEN HOLDERS _____

- * NOTICE OF SALE DIRECTED TO THEM

SEND NOTICES TO LIEN HOLDERS VIA CERT. MAIL OR SENDERS RECIEPT _____

- * DOCKET ALL DATES

ONCE DEFENDANTS ARE SERVED DOCKET COSIS AND INFO _____

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

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

24 HOUR PHONE
(717) 784-6300(2)

PHONE
(717) 389-5622

SHERIFF'S SALE OUTLINE CONT

SALE BILLS

SEND DESCRIPTION TO PRINTER _____

★ THE FOLLOWING NOTICES REQUIRE A LETTER WITH EXPLANATIONS _____

SEND NOTICE TO PRESS DIRECTING WHEN TO ADV. _____

SEND NOTICES TO LOCAL TAX COLLECTORS _____

NOTICES TO WATER AND SEWER AUTH. _____

SEND NOTICES TO FEDERAL AND STATE TAX AUTH. _____

IF BUSINESS SEND COPY TO SBA AUTH. _____

HANDBILLS

SEND COPIES OF HANDBILLS TO:

RECORDER'S OFFICE _____

TAX CLAIM OFFICE _____

TAX ASSESSMENT OFFICE _____

PROTH OFFICE(post on board) _____

POST IN FRONT LOBBY _____

POST IN SHERIFF'S OFFICE _____

SEND COPY TO ATTY _____

POST PROPERTY ACCORDING TO DATE SET _____

SEND RETURN OF POSTING TO ATTY _____

DOCKET ALL COSTS _____

PREPARE COST SHEET 2 DAYS BEFORE SALE _____

* BE SURE ALL COSTS ARE RECEIVED _____

PREPARE FINAL COSTS SHEET DAY OF SALE _____

HOLD SALE _____

POST PROPOSED SCHEDULE OF DISTRIBUTION ACCORDING TO DATE _____

PAY DISTRIBUTION ACCORDING TO DATE _____

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

RECORD SHERIFF FEES COLLECTED ON MONTHLY REPORT _____

PREPARE DEED AND TAX AFFIDAVIT TO BE RECORDED _____

WHEN DEED IS RECORDED SEND TO BUYER _____

FILE FOLDER _____

FLEET MORTGAGE CORP., F/K/A : IN THE COURT OF COMMON PLEAS
FLEET REAL ESTATE FUNDING CORP., : COLUMBIA COUNTY, PENNSYLVANIA
PLAINTIFF :
VS. : CIVIL ACTION - LAW
BEVERLY M. SCHECHTERLY, : NO. 96 CV 1415
DEFENDANT : ES 5 of 1997
: IN MORTGAGE FORECLOSURE

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)
P.R.C.P. 3180 to 3183 and Rule 3257

COMMONWEALTH OF PENNSYLVANIA :

COUNTY OF COLUMBIA :

TO THE SHERIFF OF THE WITHIN COUNTY

To satisfy the judgment, interest and costs in the above matter, you are directed to levy upon and sell the following real estate, a more detailed description of which is attached:

224 Martzville Road, Berwick, PA 18603

Principal	\$68,188.54
Interest	\$ 4,872.78
(at the per diem of	
\$15.18 to 2/16/97)	
Late charges	\$ 255.10
(at \$25.51 to 2/97)	
Escrow deficit	\$ 1,500.00
5% Attorney's Commission	\$ <u>3,409.43</u>
TOTAL	\$78,225.85**

**Together with any additional interests, charges and costs to the date of Sheriff's Sale.

Dated: 2/4/1997

(SEAL)

James B. Kline
PROTHONOTARY
BY Elizabeth A. Brennan
DEPUTY

FLEET MORTGAGE CORP., F/K/A : IN THE COURT OF COMMON PLEAS
FLEET REAL ESTATE FUNDING CORP., : COLUMBIA COUNTY, PENNSYLVANIA
PLAINTIFF :
VS. : CIVIL ACTION - LAW
: NO. 96 CV 1415
BEVERLY M. SCHECHTERLY, : E.B. 5-1997
DEFENDANT : IN MORTGAGE FORECLOSURE

WRIT OF EXECUTION
(MORTGAGE FORECLOSURE)
P.R.C.P. 3180 to 3183 and Rule 3257

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Dated: 2/4/1997

(SEAL)

Tom B. Kline
PROTHONOTARY

By Elizabeth A. Brennan, Esq.
DEPUTY

FLEET MORTGAGE CORP., F/K/A : IN THE COURT OF COMMON PLEAS
FLEET REAL ESTATE FUNDING CORP., : COLUMBIA COUNTY, PENNSYLVANIA
PLAINTIFF :
VS. : CIVIL ACTION - LAW
: NO. 96 CV 1415
BEVERLY M. SCHECHTERLY, :
DEFENDANT : IN MORTGAGE FORECLOSURE 5-97

NOTICE OF SHERIFF'S SALE OF REAL ESTATE
PURSUANT TO
PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129

TAKE NOTICE:

That the Sheriff's Sale of Real Property (real estate) will be held:

DATE: April 10, 1997
TIME: 10:00 A.M.
LOCATION: SHERIFF'S OFFICE
COLUMBIA COUNTY COURTHOUSE
35 W. MAIN STREET
BLOOMSBURG, PA 17815

THE PROPERTY TO BE SOLD is delineated in detail in a legal description mainly consisting of a statement of the measured boundaries of the property, together with a brief mention of the buildings and any other major improvements erected on the land. (SEE DESCRIPTION ATTACHED)

THE LOCATION of your property to be sold is:

224 MARTZVILLE ROAD
BERWICK
COLUMBIA COUNTY
PENNSYLVANIA

THE JUDGMENT under or pursuant to which your property is being sold is docketed in the within Commonwealth and County to:

No. 96 CV 1415

THE NAME(S) OF THE OWNER(S) OR REPUTED OWNERS of this property is:

BEVERLY M. SCHECHTERLY

A SCHEDULE OF DISTRIBUTION, being a list of the persons and/or governmental or corporate entities or agencies being entitled to receive part of the proceeds of the sale received and to be disbursed by the Sheriff (for example, to banks that hold mortgages and municipalities that are owed taxes) will be filed by the Sheriff of this County thirty (30) days after the sale and distribution of the proceeds of sale in accordance with this schedule will, in fact, be made unless someone objects by filing exceptions to it within ten (10) days of the date it is filed.

Information about the Schedule of Distribution may be obtained from the Sheriff of the Court of Common Pleas of the within County at the Courthouse address specified herein.

THIS PAPER IS A NOTICE OF THE TIME AND PLACE OF THE SALE OF YOUR PROPERTY.

IT HAS BEEN ISSUED BECAUSE THERE IS A JUDGMENT AGAINST YOU.

IT MAY CAUSE YOUR PROPERTY TO BE HELD, TO BE SOLD OR TAKEN TO PAY THE JUDGMENT.

You may have legal rights to prevent your property from being taken away. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, **YOU MUST ACT PROMPTLY.**

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET FREE LEGAL ADVICE:

SUSQUEHANNA LEGAL SERVICES
168 EAST 5TH STREET
BLOOMSBURG, PA 17815

(717) 784-8750

THE LEGAL RIGHTS YOU MAY HAVE ARE:

1. You may file a petition with the Court of Common Pleas of the within County to open the judgment if you have a meritorious defense against the person or company that has entered judgment against you. You may also file an petition with the same Court if you are aware of a legal defect in the obligation or the procedure used against you.

2. After the Sheriff's Sale you may file a petition with the Court of Common Pleas of the within County to set aside the sale for a grossly inadequate price or for other proper cause. This petition **MUST BE FILED BEFORE THE SHERIFF'S DEED IS DELIVERED.**

3. A petition or petitions raising the legal issues or rights mentioned in the preceding paragraphs must be presented to the Court of Common Pleas of the within County. The petition must be served on the attorney for the creditor or on the creditor before presentation to the court and a proposed order or rule must be attached to the petition.

If a specific return date is desired, such date must be obtained from the Court Administrator's Office - Civil Division, of the within County Courthouse, before a presentation of the petition to the Court.

A copy of the Writ of Execution is attached hereto.

SHERIFF

...and the certain places, places or traces of ... in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

PARCEL NO. 1:

BEGINNING at a point on the southerly boundary line of Martzville Road, said point being at the northeast corner of Lot No. 2 as shown on "Lots Laid out on the Property of J. D. Yile and E. G. Scott in Briar Creek Township, Columbia County, Pennsylvania, known as Walnut Glen Farm, dated August 22, 1911", said Lot No. 2 being lot now or late of Carl Hess and others; thence south twenty-two (22) degrees fifty (50) minutes west, along land of said Carl Hess, a distance of One Hundred Forty-Nine and Five-Tenths (149-5/10) feet, be the same more or less, to a point on land now or late of First National Bank or Michael Oram; thence north Fifty-Five (55) degrees Fifty-Two (52) minutes east, One Hundred and Eighty (180) feet to a point where this course intersects the southern boundary of Martzville Avenue; thence in a north Sixty-Nine (69) degrees Thirty (30) minutes westerly direction along the southern boundary of Martzville Avenue, ninety-eight (98) feet, more or less, to a point, the place of BEGINNING.

This description is intended to cover and this deed to convey a triangular shaped lot of land shown on the map hereinbefore referred to and designated thereon as No. 1.

It is understood and agreed by and between the parties hereto that no building of any kind shall be made or constructed on the land above-described by the grantees or their heirs, executors, administrators and assigns, within fifty (50) feet of Martzville Road, which covenants shall run with the land.

It is also understood and agreed between the parties hereto that no building shall be erected on the above-described land by the grantees, their heirs, executors, administrators and assigns, for business purposes, nor shall any building now or hereafter be erected on the above-described land be used for business purposes, which covenants shall run with the land.

Over --

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EXCEPTION AND RESERVATION

The Grantor herein, Stella J. Kapsak, reserves to herself the right to occupy the building as her principal family dwelling for as long as she chooses to occupy the building.

THE DWELLING KNOWN AS 224 MARTZVILLE ROAD, BERWICK, PA.

BEING THE SAME PREMISES WHICH Edward J. Kapsak and Mary L. Kapsak by deed dated April 12, 1995 and recorded in Columbia County Deed Book 594, Page 170 granted and conveyed unto Beverly Schechterly.

TO BE SOLD AS THE PROPERTY OF BEVERLY SCHECHTERLY UNDER COLUMBIA COUNTY JUDGMENT NO. 96 CV 1415.

PARCEL: 04B.02-132-00.000

FLEET MORTGAGE CORP., F/K/A : IN THE COURT OF COMMON PLEAS
FLEET REAL ESTATE FUNDING CORP., : COLUMBIA COUNTY, PENNSYLVANIA
PLAINTIFF :
VS. : CIVIL ACTION - LAW
: **C.D. 5-97**
: NO. 96 CV 1415
BEVERLY M. SCHECHTERLY, :
DEFENDANT : IN MORTGAGE FORECLOSURE

AFFIDAVIT PURSUANT TO P.R.C.P. 3129.1

The Plaintiff in the above action, by its attorneys, Purcell, Krug & Haller, sets forth as of the date the praecipe for the writ of execution was filed, the following information concerning the real property located at **224 MARTZVILLE ROAD, BERWICK, PA:**

1. Name and address of the Owner(s) or Reputed Owner(s):

Beverly Schechterly
224 Martzville Road
Berwick, PA 18603

2. Name and address of Defendant(s) in the Judgment, if different from that listed in (1) above:

SAME

3. Name and address of every judgment creditor whose judgment is a **record lien** on the real property to be sold:

COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF PUBLIC WELFARE
P O BOX 8016
HARRISBURG PA 17105

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

PLAINTIFF HEREIN
(AND ANY OTHERS AS NOTED BELOW):

Beneficial Consumer
Discount Company
575 Montour Boulevard
Bloomsburg, PA

5. Name and address of every other person who has any **record lien** on the property:

UNKNOWN

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

UNKNOWN

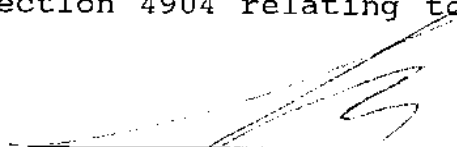
7. Name and address of every other person of whom the Plaintiff has knowledge who has **any interest** in the property which may be affected by the sale:

TENANTS IF ...

DOMESTIC RELATIONS OFFICE
Columbia County Courthouse
35 W. Main Street
Bloomsburg, PA 17815

(In the preceding information, where addresses could not be reasonably ascertained, the same is indicated.)

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



Leon P. Haller PA I.D. #15700
Purcell, Krug & Haller
1719 North Front Street
Harrisburg, PA 17102
(717) 234-4178

TAX NOTICE

1997 COUNTY & MUNICIPAL
BERWICK BOROUGH

MAKE CHECKS PAYABLE TO:

Connie C Gingham
Rear 120 East Third Street
Midtown Plaza
Berwick, Pa 18603
HOURS DURING DISCOUNT ONLY
Mon-Thurs 9-5; Wed 9-12; Fri 9-5;
Other Times Mon-Fri 9-4; Wed 9-12
PHONE (717) 752-7442

TAXES ARE DUE & PAYABLE - PROMPT PAYMENT IS REQUESTED

FOR COLUMBIA COUNTY

DESCRIPTION	ASSESSMENT	MILLS	LESS DISCOUNT	TAX AMOUNT DUE	INCL. PENALTY
General Fund	31843	4.050	125.81	125.80	41.22
Sinking Fund		.845	25.95	26.48	29.13
Borough R.E.		5.800	178.15	181.79	190.88
Fire		1.250	38.40	39.18	41.14
Light		1.050	32.25	32.91	34.56
THE DISCOUNT & THE PENALTY HAVE BEEN COMPUTED FOR YOUR CONVENIENCE					
			400.56	403.74	438.53

PAY THIS
AMOUNT



APRIL 30
IF PAID ON
OR BEFORE

JUNE 30
IF PAID ON
OR BEFORE

JUNE 30
IF PAID
AFTER

TYPE: R PROPERTY DESCRIPTION: COUNTRY BOROUGH

This Tax Returned
To Courthouse On:
JANUARY 01, 1998

M
A
I
L
T
O
SCHECHTERLY, BEVERLY
224 MARTZVILLE ROAD
BERWICK PA 18603

ACCT NO 04357
ACCT NO 048,02-132-00,000
PARCEL 224 MARTZVILLE RD L 1
.34 acres LAND 5,841
BUILDINGS 25,502
TOTAL ASSESSED 31,343

THIS TAX NOTICE MUST BE RETURNED WITH YOUR PAYMENT

REC'D BY

IF YOU DESIRE A RECEIPT ENCLOSE A STAMPED ADDRESSD ENVELOPE WITH YOUR PAYMENT



TO THE SHERIFF OF COLUMBIA COUNTY:

There will be placed in your hands for service a Writ of Execution in Mortgage Foreclosure styled as follows:

Plaintiff: FLEET MORTGAGE CORP., F/K/A
FLEET REAL ESTATE FUNDING CORP.

vs.

Defendants: BEVERLY M. SCHECHTERLY

Filed to No. 96 CV 1415

5-97

INSTRUCTIONS

This is real estate execution. The property is located at:

224 Martzville Road, Berwick, PA 18603

(A more complete legal description accompanies these documents.)

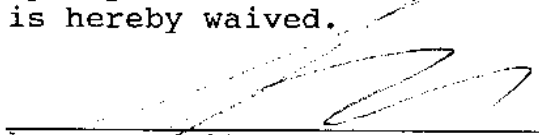
The parties to be served PERSONALLY and their addresses are as follows:

Defendant at the property

WAIVER OF WATCHMAN AND INSURANCE

Any Deputy Sheriff levying upon or attaching any property under which writ may leave same without a watchman, in custody of whoever is found in possession, after notifying such person of such levy or attachment, without liability on the part of such deputy or the sheriff to any Plaintiff herein for any loss, destruction or removal of any such property before Sheriff's Sale thereof.

NOW, December 17, 1996 the Sheriff is hereby released from all liability to protect the property described in the above execution by insurance, which insurance is hereby waived.



Leon P. Haller
Attorney for Plaintiff
PA I.D. #15700

ALL THOSE TWO (2) CERTAIN pieces, parcels or tracts of land located in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

PARCEL NO. 1:

BEGINNING at a point on the southerly boundary line of Martzville Road, said point being at the northeast corner of Lot No. 2 as shown on "Lots Laid out on the Property of J. D. Kila and E. G. Scott in Briar Creek Township, Columbia County, Pennsylvania, known as Walnut Glen Farm, dated August 29, 1950", said Lot No. 2 being lot now or late of Carl Hess and others; thence south twenty-two (22) degrees fifty (50) minutes west, along land of said Carl Hess, a distance of One Hundred Forty-Nine and Five-Tenths (149-5/10) feet, be the same more or less, to a point on land now or late of First National Bank or Michael Oram; thence north Fifty-Five (55) degrees Fifty-Two (52) minutes east, One Hundred and Eighty (180) feet to a point where this course intersects the southern boundary of Martzville Avenue; thence in a north Sixty-Nine (69) degrees Thirty (30) minutes westerly direction along the southern boundary of Martzville Avenue, ninety-eight (98) feet, more or less, to a point, the place of **BEGINNING**.

This description is intended to cover and this deed to convey a triangular shaped lot of land shown on the map hereinbefore referred to and designated thereon as No. 1.

It is understood and agreed by and between the parties hereto that no building of any kind shall be made or constructed on the land above-described by the grantees or their heirs, executors, administrators and assigns, within fifty (50) feet of Martzville Road, which covenants shall run with the land.

It is also understood and agreed between the parties hereto that no building shall be erected on the above-described land by the grantees, their heirs, executors, administrators and assigns, for business purposes, nor shall any building now or hereafter be erected on the above-described land be used for business purposes, which covenants shall run with the land.

PARCEL 111 2

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EXCEPTION AND RESERVATION

The Grantor herein, Stella J. Kapsak, reserves to herself the right to occupy the building as her principal family dwelling for as long as she chooses to occupy the building.

THE DWELLING KNOWN AS 224 MARTZVILLE ROAD, BERWICK, PA.

BEING THE SAME PREMISES WHICH Edward J. Kapsak and Mary L. Kapsak by deed dated April 12, 1995 and recorded in Columbia County Deed Book 594, Page 170 granted and conveyed unto Beverly Schechterly.

TO BE SOLD AS THE PROPERTY OF BEVERLY SCHECHTERLY UNDER COLUMBIA COUNTY JUDGMENT NO. 96 CV 1415.

PARCEL: 04B.02-132-00.000

ALL AND ALL TWO (2) CERTAIN pieces, parcels or tracts of land located in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

PARCEL NO. 1:

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Over --

PARCEL NO. 2

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Over --

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PARCEL: 04B.02-132-00.000

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 300
BLOOMSBURG, PA 17015

PHONE
(717) 369-5622

24 HOUR PHONE
(717) 784-6100

DATE: MARCH 4, 1997

RE: Sheriff's Sale Advertising Dates

Fleet Mortgage Corp. vs. Beverly Schechterly

No. 5 of 1997 ED No. 1415 of 1996 JD

Dear Sir:

Please advertise the enclosed SHERIFF SALE on the following dates:

1st week March 20, 1997 DATE OF SALE: APRIL 10, 1997, at 1000 AM

2nd week March 27, 1997

3rd week April 3, 1997

Feel free to contact me if you have any questions.

Respectfully

Harry A. Roadarmel, Jr.
Harry A. Roadarmel, Jr.
Sheriff

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P.O. BOX 300
BLOOMSBURG, PA 17015

PHONE
(717) 309-5622

24 HOUR PHONE
(717) 203-6100

Leon P. Haller
Purcell, Krug & Haller
1719 N. Front St.
Harrisburg, PA 17102

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

VS.

WRIT OF EXECUTION 5 of 1997 E.D.
(MORTGAGE FORECLOSURE)

POSTING OF PROPERTY

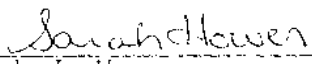
Monday March 3, 1997 POSTED A COPY OF THE SHERIFF'S SALE BILL
ON THE PROPERTY OF Beverly Schechterly
COLUMBIA COUNTY, PENNSYLVANIA. SAID POSTING PERFORMED BY COLUMBIA COUNTY DEPUTY
SHERIFF T. Chamberlain

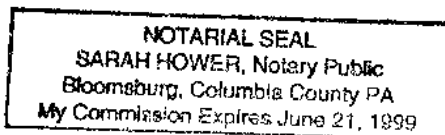
SO ANSWERS:


DEPUTY SHERIFF

SHERIFF HARRY A. ROADARMEL, JR.

Sworn and subscribed before me
this 4th day of
March 1997


Sarah J. Hower



HARRY A. ROADARMEL, JR.



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

PHONE
(717) 389-5622

TELEPHONE
(717) 704-6300

Date: FEB 22, 1997

To: COMMONWEALTH OF PENNSYLVANIA
DEPARTMENT OF REVENUE
BUREAU OF COMPLIANCE
CLEARANCE SUPPORT SECTION
DEPARTMENT 280946
HARRISBURG PA 17128-0946

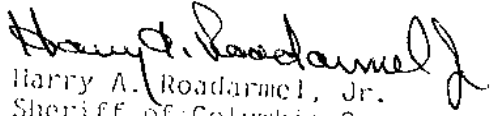
Re: Fleet Mortgage Corp. VS. Beverly M. Schechterly
No: 5 of 1997 ED No: 1415 of 1996 JD

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
HARRISBURG, PA 17105

PHONE
(717) 389-5622
389-5622

TELETYPE
(717) 389-6300

Date: FEB 12, 1997

To: Office of F.A.I.R.
Dept. of Public Welfare
P.O. Box 8016
Harrisburg, PA 17105

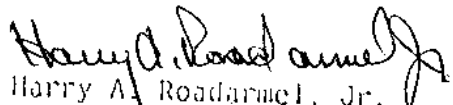
Re: Fleet Mortgage Corp. VS. Beverly M. Schechterly
No: 5 of 1997 ED No: 1415 of 1996 JD

Dear Sir:

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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
HARRISBURG, PA 17115

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 784-6300

Date: FEB 12, 1997

To: Atty. Stephen Brandwene
Deputy Atty. General
Collection Unit-4th & Walnut St.
Harrisburg, PA 17120

Re: Fleet Mortgage Corp. VS. Beverly M. Schechterly


No: 5 of 1997 ID No: 1415 of 1996 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) 243-5622
389-5622

TELETYPE
(717) 243-6100

Date: FEB 12, 1997

To: Small Business Administration
20 N. Penna. Avenue
Room 2327
Wilkes-Barre, PA 18701

Re: Fleet Mortgage Corp. VS. Beverly M. Schechterly
No: 5 of 1997 ED No: 7475 of 1996 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.
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) 339-5622
389-5622

TELEPHONE
(717) 339-6100

Date: FEB 12, 1997

To: Beneficial Consumer Discount Co.

575 Montour Boulevard

Bloomsburg, PA 17815

Re: Fleet Mortgage Corp.

VS. Beverly M. Schechterly

No: 5 of 1997 ED

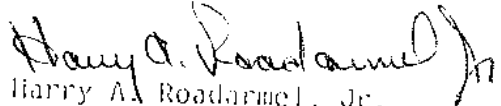
No: 1415 of 1996 JD

Dear Sir:

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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 330
BLOOMSBURG, PA 17815

PHONE
(717) 339-5622

TELEPHONE
(717) 339-6300

Date: FEB 12, 1997

To: Domestic Relations Office
Sawmill Road
Bloomsburg, PA 17815

Re: Fleet Mortgage Corp. VS. Beverly M. Schechterly

No: 5 of 1997 ED No: 2475 of 1996 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.
Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 280
HUNTSBURG, PA 17345

FROM
717) 389-5622

TO (HOMER) 717) 783-6100

Date: FEB 12, 1997

To: Connie E. Ginger
Tax Collector
Berwick, PA 18603

Re: Fleet Mortgage Corp. VS. Beverly M. Schechterly
No: 5 of 1997 ED No: 1176 of 1996 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.
Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY
COURT HOUSE - P. O. BOX 200
BLOOMSBURG, PA 17815

PHONE
(717) 334-5622
389-5622

24 HOUR PHONE
(717) 334-6000

Date: FEB 12, 1997

To: Columbia Co. Tax Claim Bureau
Court House
W. Main Street
Bloomsburg, PA 17815


Re: Fleet Mortgage Corp. VS. Beverly M. Schechterly
No: 5 of 1997 ED No: 1476 of 1996 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.

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Respectfully,


Harry A. Roadarmel, Jr.
Sheriff of Columbia County

HARRY A. ROADARMEL, JR.



SHERIFF OF COLUMBIA COUNTY

COURT HOUSE - P. O. BOX 300
HUNTSBURG, PA 17045

PHONE
(717) 389-5622

24 HOUR PHONE
(717) 784-6100

Date: FEB 12, 1997

To: Berwick Sewer Authority
City Hall, Market St.
Berwick, PA 18603

Re: Fleet Mortgage Corp. VS. Beverly M. Schechterly


No: 5 of 1997 ED No: 1415 of 1996 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

S H E R I F F ' S S A L E

THURSDAY APRIL 10, 1997 AT 1000 AM

BY VIRTUE OF A WRIT OF EXECUTION NO. 5 OF 1997, AND J.D. 1415 OF 1996 ISSUED OUT OF THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, DIRECTED TO ME, THERE WILL BE EXPOSED TO PUBLIC SALE, BY VENUE OR OUTCRY TO THE HIGHEST AND BEST BIDDER, FOR CASH, IN THE COLUMBIA COUNTY SHERIFF'S OFFICE, COURT HOUSE, WEST MAIN STREET, TOWN OF BLOOMSBURG, PENNA.

ALL THOSE TWO (2) CERTAIN pieces, parcels or tracts of land located in the Borough of Berwick, County of Columbia and State of Pennsylvania, bounded and described as follows:

PARCEL NO. 1:

BEGINNING at a point on the southerly boundary line of Martzville Road, said point being at the northeast corner of Lot No. 2 as shown on "Lots Laid out on the Property of J. D. Kile and E. G. Scott in Briar Creek Township, Columbia County, Pennsylvania, known as Walnut Glen Farm, dated August 29, 1950", said Lot No. 2 being lot now or late of Carl Hess and others; thence south twenty-two (22) degrees fifty (50) minutes west, along land of said Carl Hess, a distance of One Hundred Forty-Nine and Five-Tenths (149-5/10) feet, be the same more or less, to a point on land now or late of First National Bank or Michael Oram; thence north Fifty-Five (55) degrees Fifty-Two (52) minutes east, One Hundred and Eighty (180) feet to a point where this course intersects the southern boundary of Martzville Avenue; thence in a north Sixty-Nine (69) degrees Thirty (30) minutes westerly direction along the southern boundary of Martzville Avenue, ninety-eight (98) feet, more or less, to a point, the place of BEGINNING.

This description is intended to cover and this deed to convey a triangular shaped lot of land shown on the map hereinbefore referred to and designated thereon as No. 1.

It is understood and agreed by and between the parties hereto that no building of any kind shall be made or constructed on the land above-described by the grantees or their heirs, executors, administrators and assigns, within fifty (50) feet of Martzville Road, which covenants shall run with the land.

It is also understood and agreed between the parties hereto that no building shall be erected on the above-described land by the grantees, their heirs, executors, administrators and assigns, for business purposes, nor shall any building now or hereafter be erected on the above-described land be used for business purposes, which covenants shall run with the land.

PARCEL NO. 2

BEGINNING at a point on the southerly side of Martzville Road and at a point Ninety-Eight (98) feet more or less southeast of Lot no. 2 of J. D. Kile plot of lots and also being designated as the intersection of other lands of H. D. Harrison, sometimes written as Hubert D. Harrison, now or late, and Stanley Kapsak and Stella J. Kapsak, now or late; thence South 55 degrees 52 minutes West along other lands of Stanley Kapsak and Stella J. Kapsak, his wife, now or late, a distance of One Hundred Eighty (180) feet to a point; thence in a southeasterly direction a distance of ninety-Eight (98) feet, more or less, to land of H. D. Harrison, sometimes written as Hubert D. Harrison and about to be sold to Michael Oram, now or late; thence North 22 degrees 50 minutes East a distance of One Hundred Forty-Nine and One-Half (149-1/2) feet, more or less, to the place of BEGINNING.