



HARDING, HILL & TUROWSKI LLP

ATTORNEYS AT LAW

38 West Third Street | Bloomsburg, PA 17815
570.784.6770 Telephone | 570.784.6075 Facsimile
www.hhtlegal.com

May 30, 2018

HAND DELIVERED

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

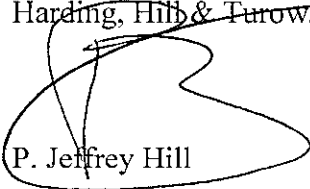
**RE: First Columbia Bank & Trust Co. vs. Wheeler L. Beaver and Shaaron M. Beaver
Columbia County, PA – No. 2018-CV-95/No. 2018-ED-49 – Mortgage Foreclosure**

Dear Sheriff:

The above matter is scheduled for Sheriff Sale on July 25, 2018.

Please remove this case from the Sheriff Sale list as this matter has been settled. Enclosed with this correspondence please find a time-stamped copy of the Praecipe to Discontinue filed to the above matter.

Very truly yours,
Harding, Hill & Turowski, LLP



P. Jeffrey Hill

PJH/ts

Enclosure

cc. Jeff Nelson, Vice President, First Columbia Bank & Trust Co. (w/enc.)

HARDING, HILL & TUROWSKI, LLP

P. Jeffrey Hill, Esquire

38 West Third Street

Bloomsburg, PA 17815

570-784-6770

Attorney ID #30004

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT,
COLUMBIA COUNTY BRANCH, PENNSYLVANIA

FIRST COLUMBIA BANK & TRUST CO. : NO. 2018 – ED – 49

PLAINTIFF, :

: NO. 2018 – CV – 95

VS. :

: CIVIL ACTION - LAW

WHEELER L. BEAVER and SHAARON :

M. BEAVER, Husband and Wife, :

DEFENDANTS. :

: MORTGAGE FORECLOSURE

PRAECIPE TO DISCONTINUE

TO THE PROTHONOTARY:

Kindly mark the record in the above-captioned case settled and discontinued without prejudice.

HARDING, HILL & TUROWSKI, LLP

Date: 5/29/18


P. JEFFREY HILL, ESQUIRE

Attorney for Plaintiff

38 West Third Street

Bloomsburg, PA 17815

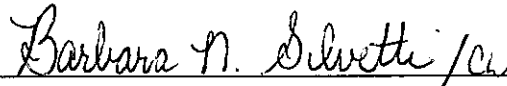
570-784-6770

Attorney I.D. #30004

DISCONTINUANCE

AND NOW, this 30th day of May, 2018, the above captioned action is hereby marked discontinued.

PROTHONOTARY:


Barbara N. Silveti/cu

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy




FIRST COLUMBIA BANK AND TRUST COMPANY
vs.
WHEELER BEAVER (et al.)

Case Number
2018CV95

SHERIFF'S RETURN OF SERVICE

05/15/2018 01:11 PM - DEPUTY KRISTIE ROSPENDOWSKI, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE SHAARON BEAVER HIS WIFE, WHO ACCEPTED AS "ADULT PERSON IN CHARGE" FOR WHEELER BEAVER AT 2391 MOUNTAIN ROAD, CATAWISSA, PA 17820.


KRISTIE ROSPENDOWSKI, DEPUTY

SO ANSWERS,

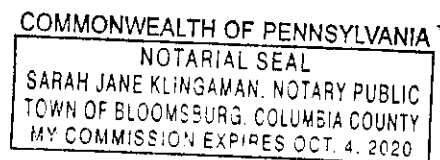

TIMOTHY T. CHAMBERLAIN, SHERIFF

May 16, 2018

NOTARY

Affirmed and subscribed to before me this

16TH day of MAY, 2018





Plaintiff Attorney: HARDING, HILL & TUROWSKI, LLP, 38 West Third Street, Bloomsburg, PA 17815

© 2009 State Sheriff's Association, Inc.

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

FIRST COLUMBIA BANK AND TRUST COMPANY
vs.
BEAVER, WHEELER (et al.)

Case Number
2018CV95

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 49

Manner: < Not Specified >

Expires:

Warrant:

Notes:

SALE DATE & TIME: 07/25/2018 AT 9:00 AM
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

Serve To:

Name: WHEELER BEAVER

Primary Address: 2391 MOUNTAIN ROAD
CATAWISSA, PA 17820

Phone:

DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally Adult In Charge Posted Other

Adult In Charge:

SUNAROX BEAVER

Relation:

WIFE

Date:

5/15/18

Time:

1311

Deputy:

4

Mileage:

Attorney / Originator:

Name: HARDING, HILL & TUROWSKI, LLP

Phone: (570) 784-6770

Service Attempts:

Date:

5.14.18

Time:

1251

Mileage:

Deputy:

4

Service Attempt Notes:

1. L/C - NO ONE HOME - NEIGHBOR SAID AFTER 5PM

2.

3.

4.

5.

6.

BEAVER, WHEELER

2018CV95

2391 MOUNTAIN ROAD, CATAWISSA, PA 17820

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy

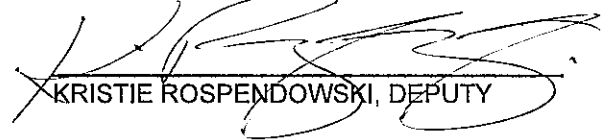


FIRST COLUMBIA BANK AND TRUST COMPANY
vs.
WHEELER BEAVER (et al.)

Case Number
2018CV95

SHERIFF'S RETURN OF SERVICE

05/15/2018 01:11 PM - DEPUTY KRISTIE ROSPENDOWSKI, BEING DULY SWORN ACCORDING TO LAW, SERVED THE REQUESTED NOTICE OF SALE, WRIT OF EXECUTION AND DEBTOR'S RIGHTS BY "PERSONALLY" HANDING A TRUE COPY TO A PERSON REPRESENTING THEMSELVES TO BE THE DEFENDANT, TO WIT: SHAARON BEAVER AT 2391 MOUNTAIN ROAD, CATAWISSA, PA 17820.


KRISTIE ROSPENDOWSKI, DEPUTY

SO ANSWERS,



TIMOTHY T. CHAMBERLAIN, SHERIFF

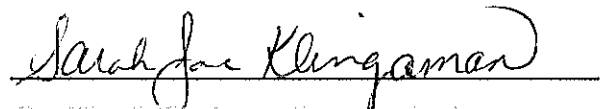
May 16, 2018

NOTARY

Affirmed and subscribed to before me this

16TH day of MAY, 2018

COMMONWEALTH OF PENNSYLVANIA
NOTARIAL SEAL
SARAH JANE KLINGAMAN, NOTARY PUBLIC
TOWN OF BLOOMSBURG, COLUMBIA COUNTY
MY COMMISSION EXPIRES OCT. 4, 2020



Plaintiff Attorney: HARDING, HILL & TUROWSKI, LLP, 38 West Third Street, Bloomsburg, PA 17815

County State Sheriff TeleSoft, Inc.

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

FIRST COLUMBIA BANK AND TRUST COMPANY
vs.
BEAVER, WHEELER (et al.)

Case Number
2018CV95

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 49

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 07/25/2018 AT 9:00 AM
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

Serve To:

Name: SHAARON BEAVER

Primary Address: 2391 MOUNTAIN ROAD
CATAWISSA, PA 17820

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally Adult In Charge · Posted · Other

Adult In Charge:

SHAARON BEAVER

Relation:

DEF

Date:

5/15/18

Time:

1311

Deputy:

4

Mileage:

Attorney / Originator:

Name: HARDING, HILL & TUROWSKI, LLP

Phone: (570) 784-6770

Service Attempts:

Date:

Time:

Mileage:

Deputy:

Service Attempt Notes:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

BEAVER, SHAARON

2018CV95

2391 MOUNTAIN ROAD, CATAWISSA, PA 17820

NO EXPIRATION

PRESS ENTERPRISE

3185 Lackawanna Ave
Bloomsburg, PA 17815

Classifieds: (570) 784-6151
Toll Free: 888-231-9767 ext 1299
Fax: (570) 784-6152

Proof of Ad 05/15/18

Account:

Name:
Company: TIM CHAMBERLAIN - COLUM COUNTY SHER
Address: PO BOX 380
BLOOMSBURG, PA 17815
Telephone: (570) 389-5622

Ad ID:	1136961
Description:	BEAVER SHARON SHER-
IFF SALE	
Run Dates:	07/04/18 to 07/18/18
Class:	2
Agate Lines:	291
Blind Box:	

Total Ad Cost	\$1,758.00			
Amount Paid	\$0.00			
<u>Publication</u>	<u>Start</u>	<u>Stop</u>	<u>Inserts</u>	<u>Cost</u>
Press Enterprise	07/04/18	07/18/18	3	\$1,758.00

SHERIFF'S SALE By Virtue of a Writ of Execution (Mortgage Foreclosure) No. 2018CV96

Issued out of the Court of Common Pleas of Columbia County, Pennsylvania and to me directed, I will expose the following described property at public sale at the Columbia County Courthouse in the Town of Bloomsburg, County of Columbia, Commonwealth of Pennsylvania on:

WEDNESDAY, JULY 25, 2018 AT 9:00 O'CLOCK A.M.

All parties in interest and claimants are further notified that a proposed schedule of distribution will be on file in the Sheriff's Office no later than thirty (30) days after the date of the sale of any property sold hereunder, and distribution of the proceeds will be made in accordance with the schedule ten (10) days after said filing, unless exceptions are filed with the Sheriff's Office prior thereto.

ALL THAT CERTAIN piece, parcel and lot of land situate in the Township of Locust, Columbia County, Pennsylvania, bounded and described as follows, to-wit: BEGINNING at an iron pin corner set at the northwesterly corner of the intersection of L.R. 19007 and the Township Road leading to Hensley and Thence running along the easterly line of said Township Road, North 41 degrees 05 minutes West, 16.7 rods to an iron pin corner set at the southerly line of other land now or formerly of Helen E. Beaver, Thence running along the southerly line of other land now or formerly of Helen E. Beaver, North 41 degrees 54 minutes East, 50.9 rods to an iron pin corner set at the westerly line of land now or formerly of Joseph Madzovskii, Thence running along the westerly line of land now or formerly of said Madzovskii, South 43 degrees 05 minutes East, 16.7 rods to an iron pin corner set in the northerly line of the aforesaid L.R. 19007, Thence along the northerly line of L.R. 19007, South 41 degrees 54 minutes West, 51.4 rods to an iron pin corner, the place of BEGINNING, CONTAINING 6 acres of land according to a survey and draft made by Howard Fetterolf, R.E. on September 16, 1971, EXCEPTING AND RESERVING THEREFROM the following described parcels of land: PARCEL NO. 1: BEING premises which Helen E. Beaver, singly, by her Deed dated November 15, 1971, and recorded in Columbia County Deed Book 254, Page 449, granted and conveyed to Joseph M. Tomesko, bounded and described as follows: BEGINNING at an iron pin corner set in the southwest corner of land now or formerly of Joseph Madzovskii, et al. and at the northerly line of L.R. 19007, and running Thence along the northerly line of said L.R. 19007, South 41 degrees 54 minutes West, 170 feet to an iron pin corner set at the southwest corner of other land now or formerly of Helen E. Beaver, running Thence along the easterly line of other land now or formerly of Helen E. Beaver, North 43 degrees 05 minutes West, 228 feet to an iron pin corner set in the southerly line of other land now or formerly of Helen E. Beaver, Thence continuing along the southerly line of other land now or formerly of Helen E. Beaver, North 41 degrees 54 minutes East, 170 feet to an iron pin corner set in the westerly line of land now or formerly of the aforesaid Madzovskii, Thence running along the westerly line of land now or formerly of said Madzovskii, South 43 degrees 05 minutes East, 251 feet to an iron pin corner, the place of BEGINNING, CONTAINING, one (1) acre of land according to a survey and draft made by Howard Fetterolf, R.E. on October 14, 1971. PARCEL NO. 2: BEING premises about to be conveyed to Jane Rosputinski, et al. and described as follows: BEGINNING at a point in the center of Township Route 418 at its intersection with Legislative Route 19027, Thence along the centerline of Township Route No. 418, North 42 degrees 57 minutes 46 seconds East, a distance of 224.19 feet to a point in the centerline of Township Route 418, Thence by the same and along lands now or formerly of Manual & Felisbella Barbosa, South 55 degrees 30 minutes 59 seconds East, a distance of 358.07 feet to an iron pin at the north-east corner of Lot No. 2, being other lands now or formerly of the Grantor herein, Thence by the same, South 41 degrees 55 minutes 51 seconds West, a distance of 273.89 feet to a point in the center of Legislative Route 19027, Thence by the same, North 55 degrees 27 minutes 30 seconds West, a distance of 374.00 feet to the point and place of BEGINNING, CONTAINING 2.350 acres of land, BEING Lot No. 1 on a certain survey of J.F. Fenstermacher & Associates dated June 15, 1987, and recorded in the Office of the Recorder of Deeds of Columbia County in Map Book 7, Page 168, BEING the same premises which Wheeler L. Beaver and Sharon M. Beaver, husband and wife, by Deed dated May 14, 2010, and recorded with the Register and Recorder of Columbia County on May 21, 2010, to instrument No. 201004212, granted and conveyed unto Wheeler L. Beaver and Sharon M. Beaver, husband and wife.

PROPERTY ADDRESS: 2391 Mountain Road, Catwissa, Pennsylvania, 17820

PROPERTY IMPROVED: One story ranch with attached 2-car garage, barn with attached storage shed, open shed. TAX PARCEL NUMBER: 2008-008. PROPERTY ADDRESS: 2391 MOUNTAIN ROAD, CATAWISSA, PA, 17820. UPI/TAX PARCEL NUMBER: 2008-008. Seized and taken into execution to be sold as the property of WHEELER BEAVER, SHARON BEAVER in suit of FIRST COLUMBIA BANK AND TRUST COMPANY. TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale. REMAINING BALANCE: OF BID PRICE: Any remaining amount of the bid price is to be paid within eight (8) days after the sale in cash, certified check or cashier's check. IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD. If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect to either sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of default, all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the sheriff in connection with any action against the bidder in which the bidder is found liable for damages. If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the plaintiff.

Attorney for the Plaintiff:
HARDING, HILL & TUROWSKI, LLP
Bloomsburg, PA (570) 784-6770
TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

FIRST COLUMBIA BANK AND TRUST COMPANY
vs.
BEAVER, WHEELER (et al.)

Case Number
2018CV95

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Sale Notice

Zone: 49

Manner: < Not Specified >

Expires:

Warrant:

Notes:

SALE DATE & TIME: 07/25/2018 AT 9:00 AM
PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS

Serve To:

Name: OCCUPANT

Primary Address: 2391 MOUNTAIN ROAD
CATAWISSA, PA 17820

Phone: DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge: SUGARON BEAVER

Relation: OWNER

Date: 5/15/18 Time: 1311

Deputy: Deputy Mileage:

Attorney / Originator:

Name: HARDING, HILL & TUROWSKI, LLP

Phone: (570) 784-6770

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

-
-
-
-
-
-

OCCUPANT

2018CV95

2391 MOUNTAIN ROAD, CATAWISSA, PA 17820

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

FIRST COLUMBIA BANK AND TRUST COMPANY
vs.
BEAVER, WHEELER (et al.)

Case Number
2018CV95

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice		Zone:	49
Manner:	< Not Specified >	Expires:	Warrant:	
Notes:	SALE DATE & TIME: 07/25/2018 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS			

Serve To:

Name:	Debra A. Long	
Primary Address:	456 A Poorhouse Road Catawissa, PA 17820	
Phone:	570-799-0156	DOB:
Alternate Address:		
Phone:		

Final Service:

Served:	Personally · Adult In Charge · Posted : Other	
Adult In Charge:	MAILBOX	
Relation:	TAX COLLECTOR	
Date:	5/14/18	Time:
Deputy:	4	Mileage:

Attorney / Originator:

Name:	HARDING, HILL & TUROWSKI, LLP	Phone:	(570) 784-6770
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Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

LONG, DEBRA A.

2018CV95

456 A POORHOUSE ROAD, CATAWISSA, PA 17820

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff

Earl D. Mordan, Jr.
Chief Deputy



FIRST COLUMBIA BANK AND TRUST COMPANY
vs.
BEAVER, WHEELER (et al.)

Case Number
2018CV95

SERVICE COVER SHEET

Service Details:

Category:	Real Estate Sale - Sale Notice	Zone:	49
Manner:	< Not Specified >	Expires:	
Notes:	SALE DATE & TIME: 07/25/2018 AT 9:00 AM PLAINTIFF NOTICE OF SHERIFF'S SALE AND DEBTOR'S RIGHTS		

Serve To:

Name:	Columbia County Tax Office
Primary Address:	PO Box 380 Bloomsburg, PA 17815
Phone:	570-389-5649
DOB:	
Alternate Address:	
Phone:	

Final Service:

Served:	Personally · Adult In Charge · Posted · Other
Adult In Charge:	ELIZABETH WHITE NIGHT
Relation:	CLERK
Date:	5/11/18
Time:	1510
Deputy:	4
Mileage:	

Attorney / Originator:

Name: HARDING, HILL & TUROWSKI, LLP	Phone: (570) 784-6770
--------------------------------------------	------------------------------

Service Attempts:

Date:					
Time:					
Mileage:					
Deputy:					

Service Attempt Notes:

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

COLUMBIA COUNTY TAX C

2018CV95

PO BOX 380, BLOOMSBURG, PA 17815

NO EXPIRATION

SHERIFF'S OFFICE OF COLUMBIA COUNTY

Timothy T. Chamberlain
Sheriff



Earl D. Mordan, Jr.
Chief Deputy

FIRST COLUMBIA BANK AND TRUST COMPANY
vs.
BEAVER, WHEELER (et al.)

Case Number
2018CV95

SERVICE COVER SHEET

Service Details:

Category: Real Estate Sale - Posting - Sale Bill

Zone:

Manner: < Not Specified >

Expires:

Warrant:

Notes: SALE DATE & TIME: 07/25/2018 AT 9:00 AM
SHERIFF'S SALE BILL

Serve To:

Name: (POSTING)

Primary Address: 2391 MOUNTAIN ROAD
CATAWISSA, PA 17820

Phone:

DOB:

Alternate Address:

Phone:

Final Service:

Served: Personally · Adult In Charge · Posted · Other

Adult In Charge:

Relation:

Date:

Time:

Deputy:

Mileage:

Attorney / Originator:

Name: HARDING, HILL & TUROWSKI, LLP

Phone: (570) 784-6770

Service Attempts:

Date:

Time:

Mileage:

Deputy:

Service Attempt Notes:

1.

2.

3.

4.

5.

6.

(POSTING)

2018CV95

2391 MOUNTAIN ROAD, CATAWISSA, PA 17820

NO EXPIRATION

SHERIFF'S SALE

By Virtue of a Writ of Execution (Mortgage Foreclosure)
No. 2018CV95

Issued out of the Court of Common Pleas of Columbia County, Pennsylvania and to me directed, I will expose the following described property at public sale at the Columbia County Courthouse in the Town of Bloomsburg, County of Columbia, Commonwealth of Pennsylvania on:

WEDNESDAY, JULY 25, 2018
AT 9:00 O'CLOCK A.M.

All parties in interest and claimants are further notified that a proposed schedule of distribution will be on file in the Sheriff's Office no later than thirty (30) days after the date of the sale of any property sold hereunder, and distribution of the proceeds will be made in accordance with the schedule ten (10) days after said filing, unless exceptions are filed with the Sheriff's Office prior thereto.

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

BEGINNING at an iron pin corner set at the northeasterly corner of the intersection of L. R. 19007 and the Township Road leading to Newlin; and Thence running along the easterly line of said Township Road, North 41 degrees 06 minutes West, 15.7 rods to an iron pin corner set in the southerly line of other land now or formerly of Helen E. Beaver; Thence running along the southerly line of other land now or formerly of Helen E. Beaver, North 41 degrees 54 minutes East, 50.9 rods to an iron pin corner set in the westerly line of lands now or formerly of Joseph Mackowski; Thence running along the westerly line of land now or formerly of said Mackowski, South 43 degrees 05 minutes East, 15.7 rods to an iron pin corner set in the northerly line of the aforesaid L. R. 19007; Thence along the northerly line of L. R. 19007, South 41 degrees 54 minutes West, 51.4 rods to an iron pin corner, the place of BEGINNING.

CONTAINING 5 acres of land according to a survey and draft made by Howard Fetterolf, R.E. on September 16, 1971.

EXCEPTING AND RESERVING THEREFROM the following described parcels of land:

PARCEL NO. 1:

BEING premises which Helen E. Beaver, single, by her Deed dated November 15, 1971, and recorded in Columbia County Deed Book 254, Page 449, granted and conveyed to Joseph M. Tomesko, bounded and described as follows:

BEGINNING at an iron pin corner set in the southwesterly corner of land now or formerly of Joseph Makowski, et al, and at the northerly line of L. R. 19007, and running Thence along the northerly line of said L. R. 19007, South 41 degrees 54 minutes West, 170 feet to an iron pin corner set at the southeasterly corner of other land now or formerly of Helen E. Beaver; running Thence along the easterly line of other land now or formerly of Helen E. Beaver, North 43 degrees 05 minutes West, 258 feet to an iron pin corner set in the southerly line of other land now or formerly of Helen E. Beaver; Thence continuing along the southerly line of other land now or formerly of Helen E. Beaver, North 41 degrees 54 minutes East, 170 feet to an iron pin corner set in the westerly line of land now or formerly of the aforesaid Makowski; Thence running along the westerly line of land now or formerly of said Makowski, South 43 degrees 05 minutes East, 258 feet to an iron pin corner, the place of BEGINNING.

CONTAINING, one (1) acre of land according to a survey and draft made by Howard Fetterolf, R.E. on October 14, 1971.

PARCEL NO. 2:

BEING premises about to be conveyed to Jane Rosputinski, et vir, bounded and described as follows:

BEGINNING at a point in the center of Township Route 418 at its intersection with Legislative Route 19007; Thence along the centerline of Township Route No. 418, North 42 degrees 57 minutes 45 seconds East, a distance of 274.19 feet to a point in the centerline of Township Route 418; Thence by the same and along lands now or formerly of Manual & Felisbella Barbosa, South 55 degrees 30 minutes 59 seconds East, a distance of 369.67 feet to an iron pin at the northwest corner of Lot No. 2, being other lands now or formerly of the Grantor herein; Thence by the same, South 41 degrees 55 minutes 51 seconds West, a distance of 273.89 feet to a point in the center of Legislative Route 19007; Thence by the same, North 55 degrees 27 minutes 30 seconds West, a distance of 374.60 feet to the point and place of BEGINNING.

CONTAINING 2.350 acres of land.

BEING Lot No. 1 on a certain survey of J. F. Fenstermacher & Associates dated June 15, 1987, and recorded in the Office of the Recorder of Deeds of Columbia County in Map Book 7, Page 168.

BEING the same premises which Wheeler L. Beaver and Shaaron M. Beaver, husband and wife, by Deed dated May 14, 2010, and recorded with the Register and Recorder of Columbia County on May 21, 2010, to Instrument No. 201004217, granted and conveyed unto Wheeler L. Beaver and Shaaron M. Beaver, husband and wife.

PROPERTY ADDRESS: 2391 Mountain Road, Catawissa, Pennsylvania, 17820

PROPERTY IMPROVED: One story ranch with attached 2-car garage, barn with attached storage shed, open pole shed

TAX PARCEL NUMBER: 20-08-009

PROPERTY ADDRESS: 2391 MOUNTAIN ROAD, CATAWISSA, PA 17820

UPI / TAX PARCEL NUMBER: 20-08-009

Seized and taken into execution to be sold as the property of WHEELER BEAVER, SHAARON BEAVER in suit of FIRST COLUMBIA BANK AND TRUST COMPANY.

TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale. **REMAINING BALANCE OF BID PRICE:** Any remaining amount of the bid price is to be paid within eight (8) days after the sale in cash, certified check or cashier's check. **IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE PRESCRIBED TIME PERIOD.** If the successful bidder fails to pay the bid price as per the above terms, the Sheriff may elect to either sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the sheriff in connection with any action against the bidder in which the bidder is found liable for damages. If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representation of the plaintiff.

Attorney for the Plaintiff:
HARDING, HILL & TUROWSKI, LLP
Bloomsburg, PA (570) 784-6770

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, Pennsylvania

REAL ESTATE OUTLINE

ED # 2018 ED49

DATE RECEIVED 5-10-2018
DOCKET AND INDEX 2018 CV 95

CHECK FOR PROPER INFO.

WRIT OF EXECUTION	<u>X</u>	
COPY OF DESCRIPTION	<u>X</u>	
WHEREABOUTS OF LKA	<u>X</u>	
NON-MILITARY AFFIDAVIT	<u>X</u>	
NOTICES OF SHERIFF SALE	<u>X</u>	
WAIVER OF WATCHMAN	<u>X</u>	
AFFIDAVIT OF LIENS LIST	<u>X</u>	
CHECK FOR \$1,350.00 OR _____	<u>X</u>	CK# <u>100820</u>

****IF ANY OF ABOVE IS MISSING DO NOT PROCEED****

SALE DATE July 25 2018 TIME 9:00 am
POSTING DATE _____
ADV. DATES FOR NEWSPAPER 1ST WEEK _____
2ND WEEK _____
3RD WEEK _____

HARDING, HILL & TUROWSKI, LLP
P. Jeffrey Hill, Esquire
38 West Third Street
Bloomsburg, PA 17815
570-784-6770
Attorney ID #30004

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT,
COLUMBIA COUNTY BRANCH, PENNSYLVANIA

FIRST COLUMBIA BANK & TRUST CO. :
PLAINTIFF, :

VS.

WHEELER L. BEAVER and SHAARON :
M. BEAVER, Husband and Wife, :
DEFENDANTS. :

: NO. 2018 - CV - 95

: 2018-ED-49
: CIVIL ACTION - LAW

: MORTGAGE FORECLOSURE

NOTICE OF SHERIFF'S SALE OF REAL ESTATE

TO: WHEELER L. BEAVER, Defendant
2391 Mountain Road
Catawissa, PA 17820

SHAARON M. BEAVER, Defendant
2391 Mountain Road
Catawissa, PA 17820

BY VIRTUE OF A WRIT OF EXECUTION NO. 49 OF 2018, ISSUED OUT OF
THE COURT OF COMMON PLEAS OF COLUMBIA COUNTY, TO ME DIRECTED, THERE
WILL BE EXPOSED THE FOLLOWING DESCRIBED PROPERTY TO PUBLIC SALE TO
THE HIGHEST AND BEST BIDDER, FOR CASH IN THE SHERIFF'S OFFICE, COLUMBIA
COUNTY COURT HOUSE, BLOOMSBURG, PENNSYLVANIA, ON

JULY 25, 2018
AT 9:00 O'CLOCK, A.M.

ALL THE RIGHT, TITLE, AND INTEREST OF THE DEFENDANTS IN AND TO:

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

BEGINNING at an iron pin corner set at the northeasterly corner of the intersection of L. R. 19007 and the Township Road leading to Newlin; and Thence running along the easterly line of said Township Road, North 41 degrees 06 minutes West, 15.7 rods to an iron pin corner set in the southerly line of other land now or formerly of Helen E. Beaver; Thence running along the southerly line of other land now or formerly of Helen E. Beaver, North 41 degrees 54 minutes East, 50.9 rods to an iron pin corner set in the westerly line of lands now or formerly of Joseph Mackowski; Thence running along the westerly line of land now or formerly of said Mackowski, South 43 degrees 05 minutes East, 15.7 rods to an iron pin corner set in the northerly line of the aforesaid L. R. 19007; Thence along the northerly line of L. R. 19007, South 41 degrees 54 minutes West, 51.4 rods to an iron pin corner, the place of **BEGINNING**.

CONTAINING 5 acres of land according to a survey and draft made by Howard Fetterolf, R.E. on September 16, 1971.

EXCEPTING AND RESERVING THEREFROM the following described parcels of land:

PARCEL NO. 1:

BEING premises which Helen E. Beaver, single, by her Deed dated November 15, 1971, and recorded in Columbia County Deed Book 254, Page 449, granted and conveyed to Joseph M. Tomesko, bounded and described as follows:

BEGINNING at an iron pin corner set in the southwesterly corner of land now or formerly of Joseph Makowski, et al, and at the northerly line of L. R. 19007, and running Thence along the northerly line of said L. R. 19007, South 41 degrees 54 minutes West, 170 feet to an iron pin corner set at the southeasterly corner of other land now or formerly of Helen E. Beaver; running Thence along the easterly line of other land now or formerly of Helen E. Beaver, North 43 degrees 05 minutes West, 258 feet to an iron pin corner set in the southerly line of other land now or formerly of Helen E. Beaver; Thence continuing along the southerly line of other land now or formerly of Helen E. Beaver, North 41 degrees 54 minutes East, 170 feet to an iron pin corner set in the westerly line of land now or formerly of the aforesaid Makowski; Thence running along the westerly line of land now or formerly of said Makowski, South 43 degrees 05 minutes East, 258 feet to an iron pin corner, the place of **BEGINNING**.

CONTAINING, one (1) acre of land according to a survey and draft made by Howard Fetterolf, R.E. on October 14, 1971.

PARCEL NO. 2:

BEING premises about to be conveyed to Jane Rosputinski, et vir, bounded and described as follows:

BEGINNING at a point in the center of Township Route 418 at its intersection with Legislative Route 19007; Thence along the centerline of Township Route No. 418, North 42 degrees 57

minutes 45 seconds East, a distance of 274.19 feet to a point in the centerline of Township Route 418; Thence by the same and along lands now or formerly of Manual & Felisbella Barbosa, South 55 degrees 30 minutes 59 seconds East, a distance of 369.67 feet to an iron pin at the northwest corner of Lot No. 2, being other lands now or formerly of the Grantor herein; Thence by the same, South 41 degrees 55 minutes 51 seconds West, a distance of 273.89 feet to a point in the center of Legislative Route 19007; Thence by the same, North 55 degrees 27 minutes 30 seconds West, a distance of 374.60 feet to the point and place of **BEGINNING**.

CONTAINING 2.350 acres of land.

BEING Lot No. 1 on a certain survey of J. F. Fenstermacher & Associates dated June 15, 1987, and recorded in the Office of the Recorder of Deeds of Columbia County in Map Book 7, Page 168.

BEING the same premises which Wheeler L. Beaver and Shaaron M. Beaver, husband and wife, by Deed dated May 14, 2010, and recorded with the Register and Recorder of Columbia County on May 21, 2010, to Instrument No. 201004217, granted and conveyed unto Wheeler L. Beaver and Shaaron M. Beaver, husband and wife.

PROPERTY ADDRESS: 2391 Mountain Road, Catawissa, Pennsylvania, 17820

PROPERTY IMPROVED: One story ranch with attached 2-car garage, barn with attached storage shed, open pole shed

TAX PARCEL NUMBER: 20-08-009

SEIZED AND TAKEN in execution as the property of Wheeler L. Beaver and Shaaron M. Beaver at the suit of First Columbia Bank & Trust Co. vs. Wheeler L. Beaver and Shaaron M. Beaver, Husband and 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 the distribution will be made in accordance with the Schedule unless exceptions are filed thereto within ten (10) days thereafter.

TERMS OF SALE: MINIMUM PAYMENT AT TIME OF SALE: The greater of ten (10%) percent of the bid price or costs (opening bid at sale). Minimum payment is to be paid in cash, certified check or cashier's check at time of sale. **REMAINING BALANCE OF BID PRICE:** Any remaining amount of the bid price is to be paid within eight (8) days after the sale in cash, certified check or cashier's check. **IMPORTANT NOTICE FOR FAILURE TO PAY BID PRICE: FAILURE TO PAY THE BID PRICE IN ACCORDANCE WITH THESE TERMS MAY RESULT IN SERIOUS FINANCIAL CONSEQUENCES TO THE BIDDER. DO NOT BID UNLESS FUNDS ARE AVAILABLE FOR PAYMENT WITHIN THE**

PRESCRIBED TIME PERIOD. If the successful bidder defaults to pay the bid price as per the above terms, the Sheriff may elect to either sue the bidder for the balance due without a resale of the property, or to resell the property at the bidder's risk and maintain an action against the bidder for breach of contract. In the case of default all sums paid by the bidder will be considered forfeited, but will be applied against any damages recoverable. The defaulting bidder will be responsible for any attorney fees incurred by the Sheriff in connection with any action against the bidder in which the bidder is found liable for damages. If proceeds are payable to the Plaintiff, the proceeds check will be payable to Plaintiff, unless the Columbia County Sheriff's Office receives advance written notice otherwise, signed by an authorized representative of the Plaintiff.

Attorney for the Plaintiff:
P. JEFFREY HILL, ESQUIRE
Harding, Hill & Turowski, LLP
38 West Third Street
Bloomsburg, PA 17815
570-784-6770, Ext. 211

TIMOTHY T. CHAMBERLAIN, Sheriff
COLUMBIA COUNTY, PA
www.sheriffofcolumbiacounty.com

HARDING, HILL & TUROWSKI, LLP
P. Jeffrey Hill, Esquire
38 West Third Street
Bloomsburg, PA 17815
570-784-6770

Attorney ID #30004

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT,
COLUMBIA COUNTY BRANCH, PENNSYLVANIA

FIRST COLUMBIA BANK & TRUST CO. :
PLAINTIFF, :

VS. :

WHEELER L. BEAVER and SHAARON :
M. BEAVER, Husband and Wife, :
DEFENDANTS. :

: NO. 2018 - CV - 95

: 2018-ED-49

: CIVIL ACTION - LAW

: MORTGAGE FORECLOSURE

PRAECIPE FOR WRIT OF EXECUTION

TO THE PROTHONOTARY:

Issue Writ of Execution in the above captioned matter:

Balance of Principal as of January 17, 2018	\$ 72,099.81
Accrued but unpaid interest from July 1, 2017 through January 16, 2018 (\$10.144588715 per diem)	\$ 2,000.93
Late charges to-date	\$ 133.92
Appraisal fee	\$ 125.00
Search fee	\$ 125.00
Attorneys' fees	\$ 2,500.00
TOTAL	\$ 76,984.66

Plus costs.
See attached description.

HARDING, HILL & TUROWSKI, LLP

P. JEFFREY HILL, ESQUIRE

Attorney for Plaintiff

38 West Third Street, Bloomsburg, PA 17815

570-784-6770 Attorney ID #30004

FILED
PROTHONOTARY
2018 MAY 10 A 9:07
CLERK OF COURTS
COUNTY OF COLUMBIA

LEGAL DESCRIPTION

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PROPERTY ADDRESS: 2391 Mountain Road, Catawissa, Pennsylvania, 17820

PROPERTY IMPROVED: One story ranch with attached 2-car garage, barn with attached storage shed, open pole shed

TAX PARCEL NUMBER: 20-08-009

HARDING, HILL & TUROWSKI, LLP
P. Jeffrey Hill, Esquire
38 West Third Street
Bloomsburg, PA 17815
570-784-6770
Attorney ID #30004

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT,
COLUMBIA COUNTY BRANCH, PENNSYLVANIA

FIRST COLUMBIA BANK & TRUST CO. :
PLAINTIFF, :

VS.

WHEELER L. BEAVER and SHAARON :
M. BEAVER, Husband and Wife, :
DEFENDANTS. :

: NO. 2018 - CV - 95

: 2018-ED-49

: CIVIL ACTION - LAW

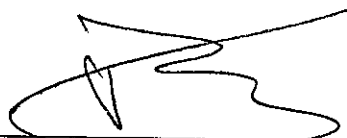
: MORTGAGE FORECLOSURE

FILED
CLERK OF COURT
COLUMBIA COUNTY
2018 MAY 10 A 9:07
JUDICIAL DISTRICT

CERTIFICATION

I, P. Jeffrey Hill, Esquire, certify that this filing complies with the provisions of the
*Public Access Policy of the Unified Judicial System of Pennsylvania: Case Records of the
Appellate and Trial Courts* that require filing confidential information and documents differently
than non-confidential information and documents.

HARDING, HILL & TUROWSKI, LLP



P. JEFFREY HILL, ESQUIRE
Attorney for Plaintiff, First Columbia Bank
& Trust Co.
38 West Third Street
Bloomsburg, PA 17815
570-784-6770
Attorney ID #30004

HARDING, HILL & TUROWSKI, LLP

P. Jeffrey Hill, Esquire

38 West Third Street

Bloomsburg, PA 17815

570-784-6770

Attorney ID #30004

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT,
COLUMBIA COUNTY BRANCH, PENNSYLVANIA

FIRST COLUMBIA BANK & TRUST CO. :
PLAINTIFF, :

VS. :

: NO. 2018 – CV – 95

: 2018-ED-49

: CIVIL ACTION - LAW

WHEELER L. BEAVER and SHAARON :
M. BEAVER, Husband and Wife, :
DEFENDANTS. :

: MORTGAGE FORECLOSURE

WRIT OF EXECUTION
NOTICE

This paper is a Writ of Execution. It has been issued because there is a judgment against you. It may cause your property to be held or taken to pay the judgment. You may have rights to prevent your property from being taken. A lawyer can advise you more specifically of these rights. If you wish to exercise your rights, you must act promptly.

The law provides that you may have the right to prevent or delay the Sheriff's Sale by filing, before this Sale, a petition with the Court to open or strike the judgment against you or to stay the execution.

If the judgment was entered because you did not file with the Court any defense or objection you might have within twenty (20) days after service of the Complaint for Mortgage Foreclosure and Notice to Defend, you may have the right to have the judgment opened if you promptly file a petition with the Court alleging a valid defense and a reasonable excuse for failing to file the defense on time. If the judgment is opened, the Sheriff's Sale would ordinarily be delayed pending a trial of the issue of whether the Plaintiff has a valid claim to foreclose the mortgage.

You may also have the right to have the judgment stricken if the Sheriff has not made a valid return of service of the Complaint and Notice to Defend or if the judgment was entered before twenty (20) days after service or in certain other events. To exercise this right you would have to file a petition with the Court to strike the judgment.

In addition you may have the right to petition to set aside the sale for: (1) grossly inadequate price; (2) lack of competitive bidding by agreement; (3) irregularities in sale; or (4) fraud. To exercise this right you should file a petition with the Court after the Sale and before the Sheriff has delivered his deed to the property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW. THIS OFFICE CAN PROVIDE YOU WITH INFORMATION ABOUT HIRING A LAWYER.

IF YOU CANNOT AFFORD TO HIRE A LAWYER, THIS OFFICE MAY BE ABLE TO PROVIDE YOU WITH INFORMATION ABOUT AGENCIES THAT MAY OFFER LEGAL SERVICES TO ELIGIBLE PERSONS AT A REDUCED FEE OR NO FEE.

North Penn Legal Services
168 E. 5th Street
Bloomsburg, PA 17815
570-784-8760

Pennsylvania Lawyer Referral Service
Pennsylvania Bar Association
P.O. Box 186
Harrisburg, PA 17108
800- 692-7375

HARDING, HILL & TUROWSKI, LLP

P. Jeffrey Hill, Esquire

38 West Third Street

Bloomsburg, PA 17815

570-784-6770

Attorney ID #30004

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT,
COLUMBIA COUNTY BRANCH, PENNSYLVANIA

FIRST COLUMBIA BANK & TRUST CO. :

PLAINTIFF, :

VS. :

: NO. 2018 - CV - 95

: 2018-ED-49

: CIVIL ACTION - LAW

WHEELER L. BEAVER and SHAARON :

M. BEAVER, Husband and Wife, :

DEFENDANTS. :

: MORTGAGE FORECLOSURE

WAIVER OF WATCHMAN

Any Deputy Sheriff levying upon or attaching any property under the within Writ may leave same without a watchman, in custody of whoever is found in possession, after notifying each 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 such property before the Sheriff's Sale thereof.

HARDING, HILL & TUROWSKI, LLP


P. JEFFREY HILL, ESQUIRE

Attorney for Plaintiff

38 West Third Street

Bloomsburg, PA 17815

570-784-6770

Attorney ID #30004

HARDING, HILL & TUROWSKI, LLP

P. Jeffrey Hill, Esquire

38 West Third Street

Bloomsburg, PA 17815

570-784-6770

Attorney ID #30004

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT,
COLUMBIA COUNTY BRANCH, PENNSYLVANIA

FIRST COLUMBIA BANK & TRUST CO. :

PLAINTIFF, :

VS. :

: NO. 2018 - CV - 95

: 2018 - ED - 49

: CIVIL ACTION - LAW

WHEELER L. BEAVER and SHAARON :

M. BEAVER, Husband and Wife, :

DEFENDANTS. :


: MORTGAGE FORECLOSURE

CERTIFICATION TO SHERIFF
AS TO THE SALE OF REAL ESTATE

P. JEFFREY HILL, Esquire, hereby states that he is the attorney for the Plaintiff in the above captioned mortgage foreclosure action and further certifies that the property is:

<input type="checkbox"/>	FHA Mortgage
<input type="checkbox"/>	Tenant occupied
<input type="checkbox"/>	Vacant
<input type="checkbox"/>	Commercial
<input type="checkbox"/>	As a result of Complaint in Assumpsit
<input checked="" type="checkbox"/>	Act 6 and/or Act 91 complied with

This Certification is made subject to the penalties of 18 Pa. C.S. §4904 relating to unsworn falsification to authorities.



P. JEFFREY HILL, Esquire
Attorney for Plaintiff, First Columbia Bank
& Trust Co.
38 West Third Street
Bloomsburg, PA 17815
570-784-6770
Attorney ID #30004

HARDING, HILL & TUROWSKI, LLP

P. Jeffrey Hill, Esquire

38 West Third Street

Bloomsburg, PA 17815

570-784-6770

Attorney ID #30004

Attorney for Plaintiff

IN THE COURT OF COMMON PLEAS OF THE 26TH JUDICIAL DISTRICT,
COLUMBIA COUNTY BRANCH, PENNSYLVANIA

FIRST COLUMBIA BANK & TRUST CO. :

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VS. :

: NO. 2018 – CV – 95

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: CIVIL ACTION - LAW

WHEELER L. BEAVER and SHAARON :

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: MORTGAGE FORECLOSURE

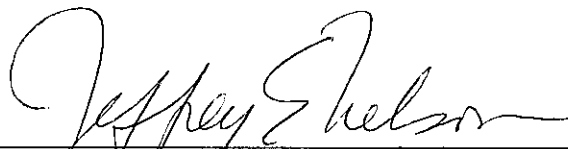
AFFIDAVIT OF NON-MILITARY SERVICE OF DEFENDANT

COMMONWEALTH OF PENNSYLVANIA :

: SS.

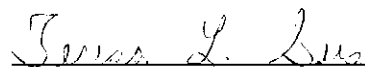
COUNTY OF COLUMBIA :

I, JEFFREY E. NELSON, Vice President, First Columbia Bank & Trust Co., being duly sworn according to law, depose and say that I did, investigate the status of Wheeler L. Beaver, with regard to the Soldiers' and Sailors' Civil Relief Act of 1940; and that I made such investigation personally. And your affiant avers that Wheeler L. Beaver is not now, nor was Wheeler L. Beaver within a period of three (3) months last, in the military or naval service of the United States within the purview of the aforesaid Soldiers' and Sailors' Relief Act of 1940.

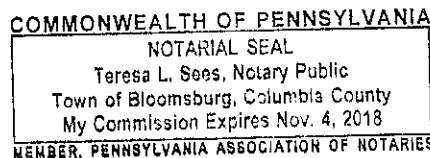


JEFFREY E. NELSON, Vice President
First Columbia Bank & Trust Co.

SWORN to and SUBSCRIBED to
before me this 9th day of
March, 2018.



NOTARY PUBLIC



LEGAL DESCRIPTION

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

BEGINNING at an iron pin corner set at the northeasterly corner of the intersection of L. R. 19007 and the Township Road leading to Newlin; and Thence running along the easterly line of said Township Road, North 41 degrees 06 minutes West, 15.7 rods to an iron pin corner set in the southerly line of other land now or formerly of Helen E. Beaver; Thence running along the southerly line of other land now or formerly of Helen E. Beaver, North 41 degrees 54 minutes East, 50.9 rods to an iron pin corner set in the westerly line of lands now or formerly of Joseph Mackowski; Thence running along the westerly line of land now or formerly of said Mackowski, South 43 degrees 05 minutes East, 15.7 rods to an iron pin corner set in the northerly line of the aforesaid L. R. 19007; Thence along the northerly line of L. R. 19007, South 41 degrees 54 minutes West, 51.4 rods to an iron pin corner, the place of **BEGINNING**.

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BEING premises about to be conveyed to Jane Rosputinski, et vir, bounded and described as follows:

BEGINNING at a point in the center of Township Route 418 at its intersection with Legislative Route 19007; Thence along the centerline of Township Route No. 418, North 42 degrees 57 minutes 45 seconds East, a distance of 274.19 feet to a point in the centerline of Township Route 418; Thence by the same and along lands now or formerly of Manual & Felisbella Barbosa, South 55 degrees 30 minutes 59 seconds East, a distance of 369.67 feet to an iron pin at the northwest corner of Lot No. 2, being other lands now or formerly of the Grantor herein; Thence by the same, South 41 degrees 55 minutes 51 seconds West, a distance of 273.89 feet to a point in the center of Legislative Route 19007; Thence by the same, North 55 degrees 27 minutes 30 seconds West, a distance of 374.60 feet to the point and place of **BEGINNING**.

CONTAINING 2.350 acres of land.

BEING Lot No. 1 on a certain survey of J. F. Fenstermacher & Associates dated June 15, 1987, and recorded in the Office of the Recorder of Deeds of Columbia County in Map Book 7, Page 168.

BEING the same premises which Wheeler L. Beaver and Shaaron M. Beaver, husband and wife, by Deed dated May 14, 2010, and recorded with the Register and Recorder of Columbia County on May 21, 2010, to Instrument No. 201004217, granted and conveyed unto Wheeler L. Beaver and Shaaron M. Beaver, husband and wife.

PROPERTY ADDRESS: 2391 Mountain Road, Catawissa, Pennsylvania, 17820

PROPERTY IMPROVED: One story ranch with attached 2-car garage, barn with attached storage shed, open pole shed

TAX PARCEL NUMBER: 20-08-009



COUNTY OF COLUMBIA
RECORDER OF DEEDS
Beverly J. Michael, Recorder
35 West Main Street
Bloomsburg, PA 17815

Instrument Number - 201004218

Recorded On 5/21/2010 At 3:01:02 PM

* Total Pages - 19

* Instrument Type - MORTGAGE

Invoice Number - 144007

* Mortgagor - ~~BEAVER~~, WHEELER L

* Mortgagee - FIRST COLUMBIA BANK & TRUST CO

User - TSA

* FEES

STATE WRIT TAX	\$0.50
JCS/ACCESS TO JUSTICE	\$23.50
AFFORDABLE HOUSING	\$41.00
RECORDING FEES -	\$41.00
RECORDER	
RECORDER IMPROVEMENT	\$3.00
FUND	
COUNTY IMPROVEMENT FUND	\$2.00
TOTAL PAID	\$111.00

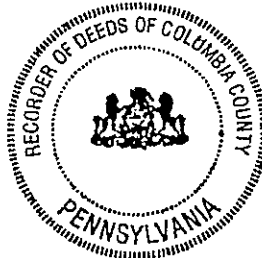
This is a certification page

DO NOT DETACH

This page is now part
of this legal document.

RETURN DOCUMENT TO:
BOX MULTI COUNTY

I hereby CERTIFY that this document is
recorded in the Recorder's Office of
Columbia County, Pennsylvania.



Beverly J. Michael

Beverly J. Michael
Recorder of Deeds

* - Information denoted by an asterisk may change during
the verification process and may not be reflected on this page.

Prepared By:

First Columbia Bank & Trust Co.
232 East Street
Bloomsburg, PA 17815
570-784-4400

Return To:

First Columbia Bank & Trust Co.
232 East Street
Bloomsburg, PA 17815
570-784-4400

Parcel Number:

20 08 00900

Premises:

2391 Mountain Road, Catawissa, PA 17820

[Space Above This Line For Recording Data]

MORTGAGE

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated 05-14-2010 together with all Riders to this document.

(B) "Borrower" is

Wheeler L. Beaver and Shaaron M. Beaver, jointly

Borrower is the mortgagor under this Security Instrument.

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Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in the County [Type of Recording Jurisdiction]

of Columbia [Name of Recording Jurisdiction]

Refer to Exhibit (A) which is attached here to and made a part here of Columbia County, Locust Township

which currently has the address of 2391 Mountain Road

Catawissa

("Property Address");

[City], Pennsylvania 17820

[Street]

[Zip Code]

shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and

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other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

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, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If

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9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and

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In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this

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16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon

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Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). Lender shall notify Borrower of, among other things: (a) the default; (b) the action required to cure the default; (c) when the default must be cured; and (d) that failure to cure the default as specified may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. Lender 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 default is not cured as specified, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, attorneys' fees and costs of title evidence to the extent permitted by Applicable Law.

23. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument and the estate conveyed shall terminate and become void. After such occurrence, Lender shall discharge and satisfy this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Waivers. Borrower, to the extent permitted by Applicable Law, waives and releases any error or defects in proceedings to enforce this Security Instrument, and hereby waives the benefit of any present or future laws providing for stay of execution, extension of time, exemption from attachment, levy and sale, and homestead exemption.

25. Reinstatement Period. Borrower's time to reinstate provided in Section 19 shall extend to one hour prior to the commencement of bidding at a sheriff's sale or other sale pursuant to this Security Instrument.

26. Purchase Money Mortgage. If any of the debt secured by this Security Instrument is lent to Borrower to acquire title to the Property, this Security Instrument shall be a purchase money mortgage.

27. Interest Rate After Judgment. Borrower agrees that the interest rate payable after a judgment is entered on the Note or in an action of mortgage foreclosure shall be the rate payable from time to time under the Note.

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EXHIBIT A

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

BEGINNING at an iron pin corner set at the Northeasterly corner of the intersection of L. R. 19007 and the Township road leading to Newlin; and THENCE running along the Easterly line of said Township Road North 41 degrees 06 minutes West 15.7 rods to an iron pin corner set in the Southerly line of other land now or formerly of Helen E. Beaver; THENCE running along the Southerly line of other land now or formerly of Helen E. Beaver North 41 degrees 54 minutes East 50.9 rods to an iron pin corner set in the Westerly line of lands now or formerly of Joseph Mackowski; THENCE running along the Westerly line of land now or formerly of said Mackowski, South 43 degrees 05 minutes East 15.7 rods to an iron pin corner set in the Northerly line of the aforesaid L. R. 19007; THENCE along the Northerly line of L. R. 19007 South 41 degrees 54 minutes West 51.4 rods to an iron pin corner, the place of BEGINNING. CONTAINING 5 acres of land according to a survey and draft made by Howard Fetterolf, R.E. on September 16, 1971.

EXCEPTING AND RESERVING THEREFROM the following described parcels of land:

PARCEL NO. 1: BEING premises which Helen E. Beaver, single, by her Deed dated November 15, 1971, and recorded in Columbia County Deed Book 254, page 449, granted and conveyed to Joseph M. Tomesko, bounded and described as follows:

BEGINNING at an iron pin corner set in the Southwesterly corner of land now or formerly of Joseph Makowski, et al and at the Northerly line of L. R. 19007 and running THENCE along the Northerly line of said L. R. 19007, South 41 degrees 54 minutes West 170 feet to an iron pin corner set at the Southeasterly corner of other land now or formerly of Helen E. Beaver; running THENCE along the Easterly line of other land now or formerly of Helen E. Beaver North 43 degrees 05 minutes West 258 feet to an iron pin corner set in the Southerly line of other land now or formerly of Helen E. Beaver; THENCE continuing along the Southerly line of other land now or formerly of Helen E. Beaver, North 41 degrees 54 minutes East 170 feet to an iron pin corner set in the Westerly line of land of the aforesaid Makowski; THENCE running along the Westerly line of land of said Makowski South 43 degrees 05 minutes East 258 feet to an iron pin corner, the place of BEGINNING. CONTAINING one (1) acre of land according to a survey and draft made by Howard Fetterolf, R.E. on October 14, 1971.

PARCEL NO. 2: BEING premises about to be conveyed to Jane Rosputinski, et vir, bounded and described as follows:

BEGINNING at a point in the center of Township Route 418 at its intersection with Legislative Route 19007; THENCE along the centerline of Township Route No. 418, North 42 degrees 57 minutes 45 seconds East a distance of 274.19 feet to a point in the centerline of Township Route 418; THENCE by the same and along lands of Manual & Felisbella Barbosa, South 55 degrees 30 minutes 59 seconds East a distance of 369.67 feet to an iron pin at the Northwest corner of Lot No. 2, being other lands of the Grantor herein; THENCE by the same, South 41 degrees 55 minutes 51 seconds West, a distance of 273.89 feet to a point in the center of Legislative Route 19007; THENCE by the same, North 55 degrees 27 minutes 30 seconds West a distance of 374.60 feet to the point and place of BEGINNING. CONTAINING 2.350 acres of land.

BEING Lot No. 1 on a certain survey of J. F. Fenstermacher & Associates dated June 15, 1987, and recorded in the Office of the Recorder of Deeds of Columbia County in Map Book 7, Page 168.

NOTE

May 14, 2010
(Date)

BLOOMSBURG
(City)

Pennsylvania
(State)

2391 Mountain Road, Catawissa, PA 17820
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$82,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is FIRST COLUMBIA BANK & TRUST CO., organized and existing under the laws of the state of Pennsylvania. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest begins accruing on May 19, 2010.

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 9.125 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on July 01, 2010. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on 06-01-2040, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 232 EAST STREET, BLOOMSBURG, PA 17815.

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$446.48.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a Payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, 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 me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Form 3200 1-01



Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

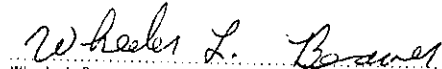
10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

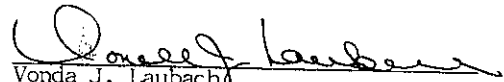

Wheeler L. Beaver (Seal)
Borrower

..... (Seal)
Borrower

[Sign Original Only]

PAY TO THE ORDER OF _____
WITHOUT RECOURSE

FIRST COLUMBIA BANK & TRUST CO.


Vonda J. Laubach

Columbia County
Columbia County Sheriff
35 West Main Street
PO Box 380
Bloomsburg PA 17815



71901140006000129357

US SMALL BUSINESS ADMINISTRATION
PHILADELPHIA DISTRICT OFFICE
900 MARKET STREET

PHILADELPHIA PA 19107-4214

Document Receipt

Trans #	13137	Carrier / service:	USPS Server	First-Class Mail®	5/11/2018 12:00:00 AM
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Ship to:

TECHNICAL SUPPORT GROUP

INTERNAL REVENUE
SERVICE

600 ARCH STREET ROOM 3259

Tracking #: 71901140006000129364

Doc Ref #: 2018ED49

Postage 5.4200

PHILADELPHIA PA 19106

Document Receipt

Trans #	13136	Carrier / service:	USPS Server	First-Class Mail®	5/11/2018 12:00:00 AM
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Ship to:

PHILADELPHIA DISTRICT OFFICE

US SMALL BUSINESS
ADMINISTRATION

900 MARKET STREET

Tracking #: 71901140006000129357

Doc Ref #: 2018ED49

Postage 5.4200

PHILADELPHIA PA 19107-4214

Document Receipt

Trans #	13136	Carrier / service:	USPS Server	First-Class Mail®	5/11/2018 12:00:00 AM
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Ship to:

PHILADELPHIA DISTRICT OFFICE

US SMALL BUSINESS
ADMINISTRATION

900 MARKET STREET

Tracking #: 71901140006000129357

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PHILADELPHIA PA 19107-4214

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Trans #	13136	Carrier / service:	USPS Server	First-Class Mail®	5/11/2018 12:00:00 AM
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Ship to:

PHILADELPHIA DISTRICT OFFICE

US SMALL BUSINESS
ADMINISTRATION

900 MARKET STREET

Tracking #: 71901140006000129357

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PHILADELPHIA PA 19107-4214

Document Receipt

Trans #	13135	Carrier / service:	USPS Server	First-Class Mail®	5/11/2018 12:00:00 AM
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Ship to:

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC
WELFARE

PO BOX 8016

Tracking #: 71901140006000129340

Doc Ref #: 2018ED49

Postage 5.4200

HARRISBURG PA 17105

Document Receipt

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Ship to:

OFFICE OF F.A.I.R.

DEPARTMENT OF PUBLIC
WELFARE

PO BOX 8016

Tracking #: 71901140006000129340

Doc Ref #: 2018ED49

Postage 5.4200

HARRISBURG PA 17105

Document Receipt

Trans #	13133	Carrier / service:	USPS Server	First-Class Mail®	5/11/2018 12:00:00 AM
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Ship to:

DEPARTMENT OF REVENUE

COMMONWEALTH OF PA

DEPARTMENT 281230

Tracking #: 71901140006000129326

Doc Ref #: 2018ED49

Postage 5.4200

HARRISBURG PA 17128

Document Receipt

Trans #	13133	Carrier / service:	USPS Server	First-Class Mail®	5/11/2018 12:00:00 AM
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Ship to:

DEPARTMENT OF REVENUE

COMMONWEALTH OF PA

DEPARTMENT 281230

Tracking #: 71901140006000129326

Doc Ref #: 2018ED49

Postage 5.4200

HARRISBURG PA 17128

100820



Equal Housing Lender
Member FDIC



232 EAST STREET
BLOOMSBURG, PA 17815

PAY

ONE THOUSAND THREE HUNDRED FIFTY AND 00/100

TO THE
ORDER OF

DATE

05/08/2018

AMOUNT

\$1,350.00

Columbia County Sheriff

MEMO

Sharon A. Roeder

AUTHORIZED SIGNATURE

Security features. Details on back.



100820 1031305936 0185299