

00-650-CD
COOPER TOWNSHIP MUNICIPAL AUTHORITY -vs- ANDREA BORGER

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :
Condemnor :
vs. : No. 00-650-CJ
ANDREA BORGER, :
Condemnees :
:

DECLARATION OF TAKING

The Cooper Township Municipal Authority, pursuant to the Eminent Domain Code 26
P.S. 1-101 et seq. ("Code"), hereby declares:

1. The Condemnor is the Cooper Township Municipal Authority, whose address is
P.O. Box 446, Winburne, Clearfield County, Pennsylvania.
2. The condemnation is authorized by 26 P.S. 1-101 et seq.
3. Pursuant to Resolution approved April 11, 2000, the Cooper Township Municipal
Authority hereby appropriates and condemns real estate designated in the
Resolution, a copy of which is attached as Exhibit "A". The Condemnee is
Andrea Borger.
4. The purpose of the condemnation is to secure land for a waste water treatment
system as described more fully in the Act 537 Plan approved March 31, 1997,
prepared by Hess and Fisher and intended to be recorded.

FILED

1CC
Atty. A. Shaw
Atty. A. Shaw
JUN 01 2000
William A. Shaw
Prothonotary

The property condemned is a portion of that tract of land situate in Cooper
Township, Clearfield County, Pennsylvania, described in Clearfield County

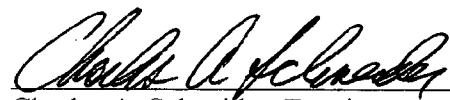
Record Book No. 1683, Page No. 475, more particularly shown in the description attached as Exhibit "B".

6. The nature of title acquired is a permanent easement.
7. The plan showing the condemned property may be inspected at the Office of the Condemnor.
8. Pursuant to 26 P.S. 1-403, the Condemnor files its bond herewith, conditioned for the payment to the Condemnees of damages for taking when the same shall have been ascertained.
9. A conformed copy of this declaration of taking, together with the information and notice will be served upon the condemnees in this proceeding. Proof of such service will be filed.

WHEREFORE, the Cooper Township Municipal Authority declares the within premises condemned and appropriated for the public purpose mentioned.

Date:

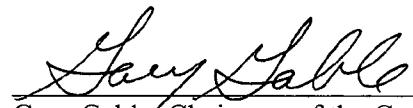
5/17/00



Charles A. Schneider, Esquire
Attorney for Cooper Township Municipal Authority
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, PA 16801
(814) 237-6255

VERIFICATION

I hereby verify that the facts set forth in this pleading are true and correct to the best of my knowledge, information and belief. I understand that any false statements herein are made subject to the penalties of 18 P.S. Section 4904, relating to unsworn falsification to authorities.



Gary Gable, Chairman of the Cooper
Township Municipal Authority

RESOLUTION

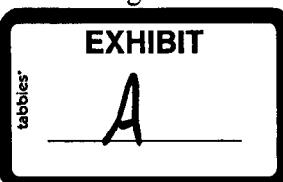
A RESOLUTION OF THE COOPER TOWNSHIP MUNICIPAL AUTHORITY FOR THE CONDEMNATION OF THE FOLLOWING PROPERTIES IN COOPER TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA FOR THE WASTEWATER TREATMENT SYSTEM.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Andrea Borger for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 1683, page 475 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Andrea Borger, conditioned for the payment to the said Andrea Borger of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against James Hadvabne for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Books, 249, page 112, 184, page 436 and 155, page 183 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of James Hadvabne, conditioned for the payment to the said James Hadvabne of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Michael Pash for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book Instrument Number 199902949, pages 1-4 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Michael Pash conditioned for the payment to the said Michael Pash of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against William Amick and Penelope Amick, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book Instrument No. 199801732 , pages 1-4 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of William Amick and Penelope Amick, his wife, conditioned for the payment to the said William Amick and Penelope Amick, his wife, of damages for taking when damages have been ascertained.



BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Timothy Campbell for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book Instrument Number 199916454, pages 1-4 for purposes of constructing a wastewater treatment system. **BE IT**

FURTHER RESOLVED, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Timothy Campbell conditioned for the payment to the said Timothy Campbell of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Doris Carlson, Donald Carlson and Kathy Jolly for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 815, page 189 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Doris Carlson, Donald Carlson and Kathy Jolly conditioned for the payment to the said Doris Carlson, Donald Carlson and Kathy Jolly of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Melvin Wood and Patricia Wood, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Books 1301, page 052, 611 page 215 and 1237, page 243 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Melvin Wood and Patricia Wood, his wife, conditioned for the payment to the said Melvin Wood and Patricia Wood, his wife, of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against John Bordas and Debbi Bordas, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 1535, page 100 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of John Bordas and Debbi Bordas, his wife, conditioned for the payment to the said John Bordas and Debbi Bordas, his wife, of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against the Presbyterian Church for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Book 1689, page 590 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of the Presbyterian Church conditioned for the payment to the said the Presbyterian Church of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against James Gilham et al for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Books 1705, page 045, 1728, pages 301 & 312, 1651, page 252, and 1444, page 376 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of James Gilham et al conditioned for the payment to the said James Gilham of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Frank Hahn and Tonya Hahn, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 1406, page 497 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Frank Hahn and Tonya Hahn, his wife, conditioned for the payment to the said Frank Hahn and Tonya Hahn, his wife, of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Sally Isham and William Amick, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Books 677, page 091 and 1404, page 036 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Sally Isham and William Amick conditioned for the payment to the said Sally Isham and William Amick of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Raphael Johnson and Mildred Johnson, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 827, page 210 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Raphael Johnson and Mildred Johnson, his wife, conditioned for the payment to the said Raphael Johnson and Mildred Johnson, his wife, of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Bryan Sones and Kimberly Sones, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 1406, page 357 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Bryan Sones and Kimberly Sones, his wife, conditioned for the payment to the said Bryan Sones and Kimberly Sones, his wife, of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Penny Sunderlin for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 905, page 361 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Penny Sunderlin conditioned for the payment to the said Penny Sunderlin of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Elmer Zahuranec for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 1649, page 034 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Elmer Zahuranec conditioned for the payment to the said Elmer Zahuranec of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against George Carter, Sr. for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Books 100, page 166 and 282, page 251 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of George Carter, Sr. conditioned for the payment to the said George Carter, Sr. of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Unknown Property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Tax Assessment Map S9, Enlargement 533, Parcel Number 18, Lot Number 298 from the Map of Ames and Control Number 110046513 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Unknown Property conditioned for the payment to the said Unknown Property of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Unnamed Street/Third Street - Winburne (unopened) and located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Tax Assessment Map S9, Enlargement 533, also located on the Map of Ames for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Unnamed Street/Third Street - Winburne conditioned for the payment to the said Unnamed Street/Third Street - Winburne of damages for taking when damages have been ascertained.

RESOLVED this 11th day of April, 2000, by the board of the Cooper Township Municipal Authority in lawful session assembled.

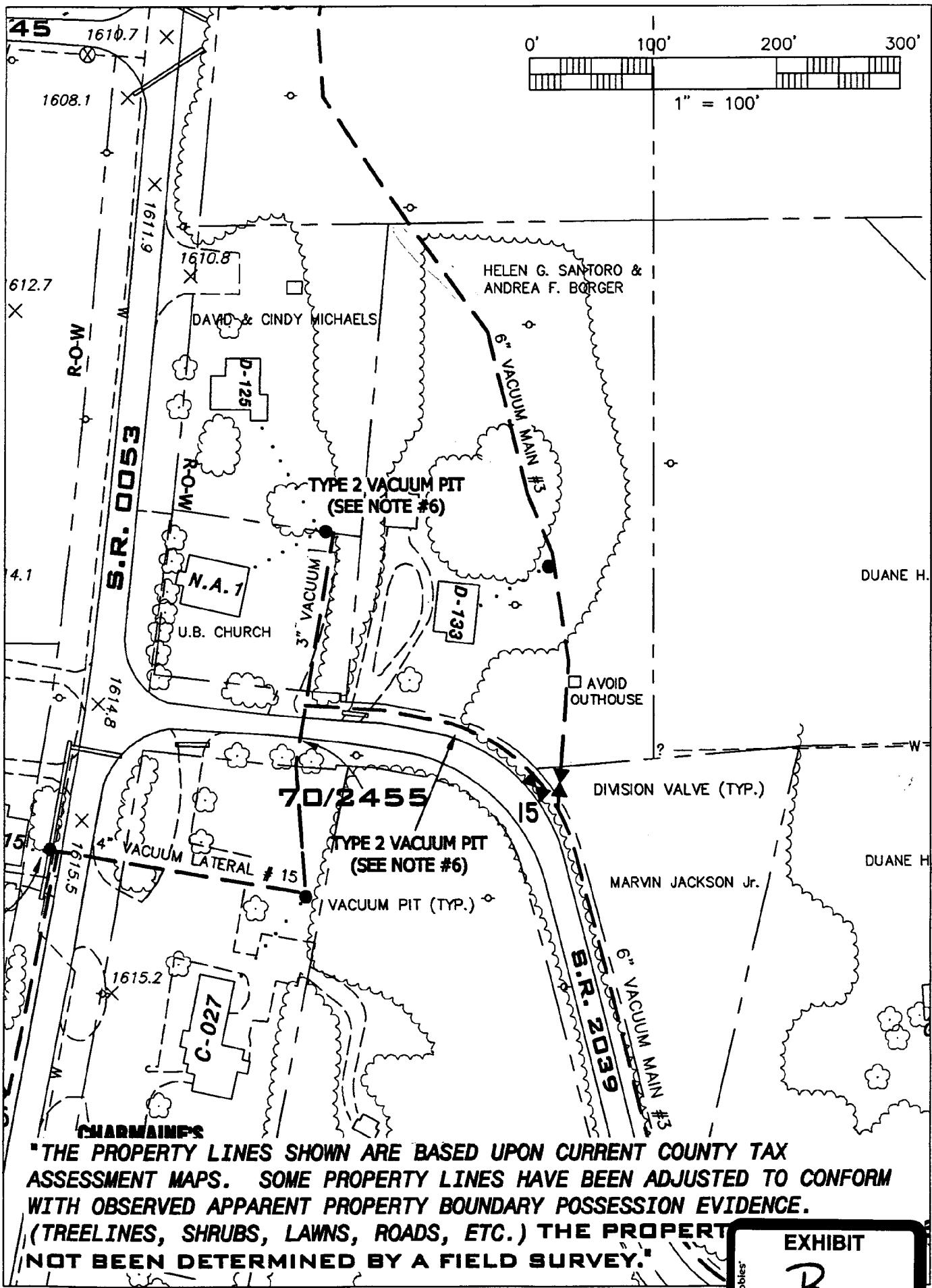
ATTEST:

Roger L. Lakin
SECRETARY

SEAL

COOPER TOWNSHIP MUNICIPAL AUTHORITY

By: Henry Shable
CHAIRMAN



EXHIBIT

B

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :

Condemnor :

vs. :

No.

ANDREA BORGER, :

Condemnees :

ORDER

AND NOW this 1 day of June, 2000, upon review of the

Plaintiff's Petition and Bond, the said Bond is hereby approved.

BY THE COURT:

J. Kelly
J.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :
: Condemnor :
: vs. : No.
: ANDREA BORGER, :
: Condemnees :
:

BOND

KNOW ALL MEN BY THESE PRESENTS, that the Declaration of Taking having
been filed the 1 day of JUNE, 2000, by the Cooper Township Municipal
Authority, ("obligor") a body politic and corporate organized and existing under the laws of the
Commonwealth of Pennsylvania ("obligee") for the use and benefit of the owners of the property
condemned as hereinafter noted, and other proper parties in interest, for such amount of damage
as the owner of the property and other parties in interest shall be entitled to receive after the same
shall have been agreed upon or assessed in the manner prescribed by law, by reason of the
condemnation by obligor of certain land located in Cooper Township, Clearfield County,
Pennsylvania, and described as follows: [PROPERTY SHOWN IN THE ATTACHED PLAN,]
to which payment well and truly to be made, the obligor does bind itself and its successors, and
assigns, firmly by these presents.

WHEREAS, the obligor has condemned the said property and cannot agree with the
owner of said land upon the just compensation to be paid for the damages sustained by said
owner as a result of the condemnation:

NOW THE CONDITION of this bond is such that if the obligor shall pay or cause to be paid such amount of damages as the said owner of the property and other parties in interest shall be entitled to receive by reason of such condemnation, after the same shall have been agreed upon or assessed in the manner provided by law, then this obligation shall be void; otherwise, to be and remain in full force and effect.

SEALED with the corporate seal and duly executed this 9 day of May, 2000.

Attest:

Secretary



Cooper Township Municipal Authority

By: George Gable
Chairman



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :
Condemnor :
vs. : No.
ANDREA BORGER, :
Condemnees :
.

NOTICE OF CONDEMNATION

In accordance with Section 405 of the Eminent Domain Code of 1964, 26 P.S. § 1-405,
Cooper Township Municipal Authority notifies you that:

1. A declaration of taking, a copy of which is attached as Exhibit "A," was filed on

JUNE 1, 2000, in the Court of Common Pleas of Clearfield County at the
above-named term and number.

2. Your property has been condemned for waste water treatment system purposes.

Identification of your property appears on Exhibit "B" of the declaration of taking.

3. If you wish to challenge the power or right of Cooper Township Municipal Authority to appropriate the condemned property, the sufficiency of the security, the procedure followed by the Condemnor, or the declaration of taking, you are required to file preliminary objections within 30 days after being served with this notice.

Date: 6/1/00


Charles A. Schneider, Esquire
Attorney for Cooper Township Municipal Authority
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, PA 16801
(814) 237-6255

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :
: Condemnor :
: vs. : No. 00-650-CJ
ANDREA BORGER, :
: Condemnees :
:

NOTICE OF FILING OF DECLARATION OF TAKING

The Cooper Township Municipal Authority states that:

A Declaration of Taking was filed this 1 day of June, 2000, at the
above Court term and number, by which the following property was condemned in whole or in
part for a waste water treatment system on the land of Andrea Borger, described in Record Book
No. 1683, Page No. 475.

Date: 6/1/00



Charles A. Schneider, Esquire
Attorney for Cooper Township Municipal Authority
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, PA 16801
(814) 237-6255

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY,	:	
	:	
Condemnor	:	
	:	
vs.	:	No. 00-650-CD
	:	
ANDREA BORGER,	:	
	:	
Condemnees	:	
	:	

MEMORANDUM OF FILING OF NOTICE

To the Prothonotary:

Notice of the above-captioned condemnation is recorded in the Department of Records of Clearfield County at Instrument Number 200007630.

Date: 6/14/00

Charles A. Schneider, Esquire
Attorney for Cooper Township Municipal Authority
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, PA 16801
(814) 237-6255

FILED
JUN 23 2000
0204701

William A. Shaw
Crononotary 

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :

Condemnor :

vs. : No. 00-650-CD

ANDREA BORGER, :
Condemnee :

ORDER

AND NOW, this 5th day of October, 2000, upon the Petition of Andrea Borger, the Court appoints J. Richard Mattern, II, Esquire Samuel Yost, and Evo Facchine as viewers on the foregoing Petition and further Orders that the viewers perform their duties in accordance with the law and Act of Assembly in such case made and provided.

BY THE COURT:



JUDGE

FILED

10/5/00
OCT 05 2000
01364/1cc/atty
William A. Shaw
Prothonotary
Schneider

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :
Condemnor :
vs. : No. 00-650-CD
ANDREA BORGER, :
Condemnee :

PETITION FOR THE APPOINTMENT OF A BOARD OF VIEWERS

The Petition of **Cooper Township Municipal Authority** (“Condemnor”), by its undersigned counsel, respectfully represents:

1. The Condemnor is Cooper Township Municipal Authority, whose address is Box 446, Winburne, Pennsylvania.
2. On June 1, 2000, Condemnor filed a declaration of taking in this proceeding. A copy of the declaration of taking is attached as Exhibit "A." No preliminary objections to the declaration of taking have been filed.
3. The name and address of the Condemnee known by Condemnor to have an interest in the condemned property is:

Andrea Borger, 303 4th Street, Clearfield, PA 16830

4. A description of the condemned property is fully set forth in the Resolution, approved on April 11, 2000, a copy of which is included in the declaration of taking.

FILED
OCT 05 2000
01/11/00
William A. Shaw
Prothonotary
W.C.C.

WHEREFORE, Condemnor Cooper Township Municipal Authority respectfully requests that your Honorable Court appoint three viewers to assess the damages to which the condemnees are entitled, and to assess the benefits, if any, arising from the above-mentioned condemnation.

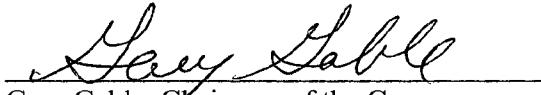
Respectfully submitted,

Date: 10/3/00


Charles A. Schneider
Attorney ID #06780
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, PA 16801
(814) 237-6255

VERIFICATION

I hereby verify that the facts set forth in this pleading are true and correct to the best of my knowledge, information and belief. I understand that any false statements herein are made subject to the penalties of 18 P.S. Section 4904, relating to unsworn falsification to authorities.



Gary Gable, Chairman of the Cooper
Township Municipal Authority

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY,

Condemnor

vs.

No. 00-650-CD

ANDREA BORGER,

Condemnees

NOTICE OF CONDEMNATION

In accordance with Section 405 of the Eminent Domain Code of 1964, 26 P.S. § 1-405,

Cooper Township Municipal Authority notifies you that:

1. A declaration of taking, a copy of which is attached as Exhibit "A," was filed on

JUNE 1, 2000, in the Court of Common Pleas of Clearfield County at the

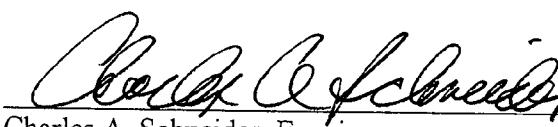
above-named term and number.

2. Your property has been condemned for waste water treatment system purposes.

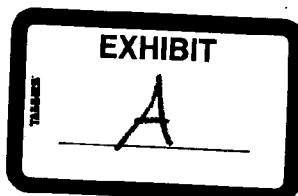
Identification of your property appears on Exhibit "B" of the declaration of taking.

3. If you wish to challenge the power or right of Cooper Township Municipal Authority to appropriate the condemned property, the sufficiency of the security, the procedure followed by the Condemnor, or the declaration of taking, you are required to file preliminary objections within 30 days after being served with this notice.

Date: 6/1/00



Charles A. Schneider, Esquire
Attorney for Cooper Township Municipal Authority
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, PA 16801
(814) 237-6255



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY,

Condemnor

vs.

No. 00-650-CJ

ANDREA BORGER,

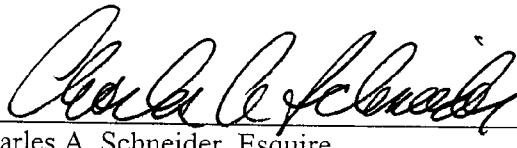
Condemnees

NOTICE OF FILING OF DECLARATION OF TAKING

The Cooper Township Municipal Authority states that:

A Declaration of Taking was filed this 1 day of June, 2000, at the above Court term and number, by which the following property was condemned in whole or in part for a waste water treatment system on the land of Andrea Borger, described in Record Book No. 1683, Page No. 475.

Date: 6/1/00


Charles A. Schneider, Esquire
Attorney for Cooper Township Municipal Authority
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, PA 16801
(814) 237-6255

I hereby certify this to be a true and attested copy of the original statement filed in this case.

JUN 01 2000

Attest:

Prothonotary

KAREN L. STARCK
REGISTER AND RECORDER
CLEARFIELD COUNTY
Pennsylvania

INSTRUMENT NUMBER
2000007630
RECORDED ON
Jun 01, 2000
2:08:49 PM

RECORDING FEES -	\$13.00
COUNTY IMPROVEMENT FUND	\$1.00
RECORDER	\$1.00
IMPROVEMENT FUND	
STATE WRIT TAX	\$0.50
TOTAL	\$15.50



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :

Condemnor :

vs. :

No. 00-650-CD

ANDREA BORGER, :

Condemnees :

DECLARATION OF TAKING

The Cooper Township Municipal Authority, pursuant to the Eminent Domain Code 26 P.S. 1-101 et seq. ("Code"), hereby declares:

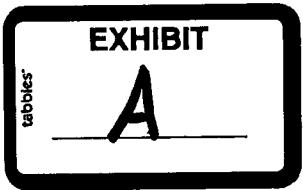
1. The Condemnor is the Cooper Township Municipal Authority, whose address is P.O. Box 446, Winburne, Clearfield County, Pennsylvania.
2. The condemnation is authorized by 26 P.S. 1-101 et seq.
3. Pursuant to Resolution approved April 11, 2000, the Cooper Township Municipal Authority hereby appropriates and condemns real estate designated in the Resolution, a copy of which is attached as Exhibit "A". The Condemnee is Andrea Borger.
4. The purpose of the condemnation is to secure land for a waste water treatment system as described more fully in the Act 537 Plan approved March 31, 1997, prepared by Hess and Fisher and intended to be recorded.
5. The property condemned is a portion of that tract of land situate in Cooper Township, Clearfield County, Pennsylvania, described in Clearfield County

I hereby certify this to be a true and attested copy of the original statement filed in this case.

JUN 01 2000

Attest:

William E. Blawie
Prothonotary



Record Book No. 1683, Page No. 475, more particularly shown in the description attached as Exhibit "B".

6. The nature of title acquired is a permanent easement.
7. The plan showing the condemned property may be inspected at the Office of the Condemnor.
8. Pursuant to 26 P.S. 1-403, the Condemnor files its bond herewith, conditioned for the payment to the Condemnees of damages for taking when the same shall have been ascertained.
9. A conformed copy of this declaration of taking, together with the information and notice will be served upon the condemnees in this proceeding. Proof of such service will be filed.

WHEREFORE, the Cooper Township Municipal Authority declares the within premises condemned and appropriated for the public purpose mentioned.

Date:

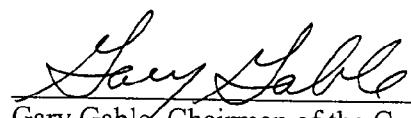
5/17/00

Charles A. Schneider

Charles A. Schneider, Esquire
Attorney for Cooper Township Municipal Authority
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, PA 16801
(814) 237-6255

VERIFICATION

I hereby verify that the facts set forth in this pleading are true and correct to the best of my knowledge, information and belief. I understand that any false statements herein are made subject to the penalties of 18 P.S. Section 4904, relating to unsworn falsification to authorities.



Gary Gable, Chairman of the Cooper
Township Municipal Authority

RESOLUTION

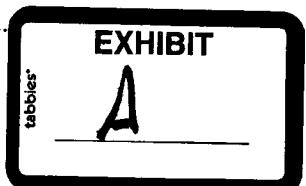
A RESOLUTION OF THE COOPER TOWNSHIP MUNICIPAL AUTHORITY FOR THE CONDEMNATION OF THE FOLLOWING PROPERTIES IN COOPER TOWNSHIP, CLEARFIELD COUNTY, PENNSYLVANIA FOR THE WASTEWATER TREATMENT SYSTEM.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Andrea Borger for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 1683, page 475 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Andrea Borger, conditioned for the payment to the said Andrea Borger of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against James Hadvabne for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Books, 249, page 112, 184, page 436 and 155, page 183 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of James Hadvabne, conditioned for the payment to the said James Hadvabne of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Michael Pash for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book Instrument Number 199902949, pages 1-4 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Michael Pash conditioned for the payment to the said Michael Pash of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against William Amick and Penelope Amick, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book Instrument No. 199801732 , pages 1-4 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of William Amick and Penelope Amick, his wife, conditioned for the payment to the said William Amick and Penelope Amick, his wife, of damages for taking when damages have been ascertained.



BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Timothy Campbell for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book Instrument Number 199916454, pages 1-4 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Timothy Campbell conditioned for the payment to the said Timothy Campbell of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Doris Carlson, Donald Carlson and Kathy Jolly for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 815, page 189 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Doris Carlson, Donald Carlson and Kathy Jolly conditioned for the payment to the said Doris Carlson, Donald Carlson and Kathy Jolly of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Melvin Wood and Patricia Wood, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Books 1301, page 052, 611 page 215 and 1237, page 243 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Melvin Wood and Patricia Wood, his wife, conditioned for the payment to the said Melvin Wood and Patricia Wood, his wife, of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against John Bordas and Debbi Bordas, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 1535, page 100 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of John Bordas and Debbi Bordas, his wife, conditioned for the payment to the said John Bordas and Debbi Bordas, his wife, of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against the Presbyterian Church for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Book 1689, page 590 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of the Presbyterian Church conditioned for the payment to the said the Presbyterian Church of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against James Gilham et al for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Books 1705, page 045, 1728, pages 301 & 312, 1651, page 252, and 1444, page 376 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of James Gilham et al conditioned for the payment to the said James Gilham of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Frank Hahn and Tonya Hahn, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 1406, page 497 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Frank Hahn and Tonya Hahn, his wife, conditioned for the payment to the said Frank Hahn and Tonya Hahn, his wife, of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Sally Isham and William Amick, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Books 677, page 091 and 1404, page 036 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Sally Isham and William Amick conditioned for the payment to the said Sally Isham and William Amick of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Raphael Johnson and Mildred Johnson, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 827, page 210 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Raphael Johnson and Mildred Johnson, his wife, conditioned for the payment to the said Raphael Johnson and Mildred Johnson, his wife, of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Bryan Sones and Kimberly Sones, his wife, for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 1406, page 357 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Bryan Sones and Kimberly Sones, his wife, conditioned for the payment to the said Bryan Sones and Kimberly Sones, his wife, of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Penny Sunderlin for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 905, page 361 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Penny Sunderlin conditioned for the payment to the said Penny Sunderlin of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Elmer Zahuranec for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Book 1649, page 034 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Elmer Zahuranec conditioned for the payment to the said Elmer Zahuranec of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against George Carter, Sr. for certain property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Record Books 100, page 166 and 282, page 251 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of George Carter, Sr. conditioned for the payment to the said George Carter, Sr. of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Unknown Property located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Tax Assessment Map S9, Enlargement 533, Parcel Number 18, Lot Number 298 from the Map of Ames and Control Number 110046513 for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Unknown Property conditioned for the payment to the said Unknown Property of damages for taking when damages have been ascertained.

BE IT RESOLVED, that the solicitor be authorized to bring a condemnation proceeding against Unnamed Street/Third Street - Winburne (unopened) and located in Cooper Township, Clearfield County, Pennsylvania more particularly described in Clearfield County Tax Assessment Map S9, Enlargement 533, also located on the Map of Ames for purposes of constructing a wastewater treatment system. **BE IT FURTHER RESOLVED**, that the Chairman be authorized to make, execute and deliver Bond to the Commonwealth of Pennsylvania for the use and benefit of Unnamed Street/Third Street - Winburne conditioned for the payment to the said Unnamed Street/Third Street - Winburne of damages for taking when damages have been ascertained.

RESOLVED this 11th day of April, 2000, by the board of the Cooper Township Municipal Authority in lawful session assembled.

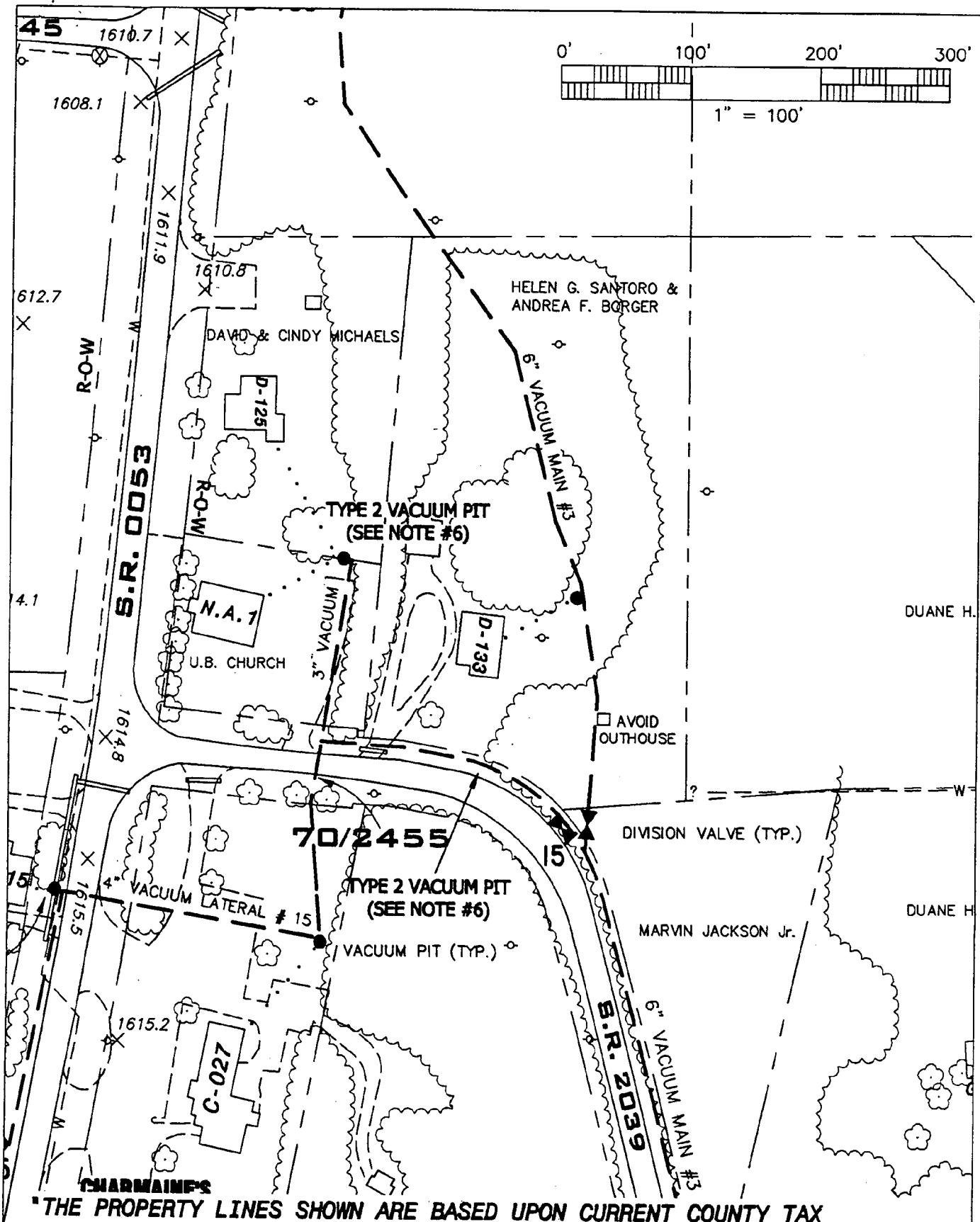
ATTEST:

Penny Laken
SECRETARY

SEAL

COOPER TOWNSHIP MUNICIPAL AUTHORITY

By: Henry Shible
CHAIRMAN



THE PROPERTY LINES SHOWN ARE BASED UPON CURRENT COUNTY TAX ASSESSMENT MAPS. SOME PROPERTY LINES HAVE BEEN ADJUSTED TO CONFORM WITH OBSERVED APPARENT PROPERTY BOUNDARY POSSESSION EVIDENCE. (TREELINES, SHRUBS, LAWNS, ROADS, ETC.) THE PROPERTY LINES HAVE NOT BEEN DETERMINED BY A FIELD SURVEY.

EXHIBIT

B

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :
Condemnor :
vs. : No. 00-650-CJ
ANDREA BORGER, :
Condemnees :
:

ORDER

AND NOW this 1 day of June, 2000, upon review of the
Plaintiff's Petition and Bond, the said Bond is hereby approved.

BY THE COURT:

15/ John K. Kelly Jr.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :
: Condemnor :
: vs. : No. 00-650-CD
ANDREA BORGER, :
: Condemnees :
:

BOND

KNOW ALL MEN BY THESE PRESENTS, that the Declaration of Taking having been filed the 1 day of July, 2000, by the Cooper Township Municipal Authority, ("obligor") a body politic and corporate organized and existing under the laws of the Commonwealth of Pennsylvania ("obligee") for the use and benefit of the owners of the property condemned as hereinafter noted, and other proper parties in interest, for such amount of damage as the owner of the property and other parties in interest shall be entitled to receive after the same shall have been agreed upon or assessed in the manner prescribed by law, by reason of the condemnation by obligor of certain land located in Cooper Township, Clearfield County, Pennsylvania, and described as follows: [PROPERTY SHOWN IN THE ATTACHED PLAN,] to which payment well and truly to be made, the obligor does bind itself and its successors, and assigns, firmly by these presents.

WHEREAS, the obligor has condemned the said property and cannot agree with the owner of said land upon the just compensation to be paid for the damages sustained by said owner as a result of the condemnation:

NOW THE CONDITION of this bond is such that if the obligor shall pay or cause to be paid such amount of damages as the said owner of the property and other parties in interest shall be entitled to receive by reason of such condemnation, after the same shall have been agreed upon or assessed in the manner provided by law, then this obligation shall be void; otherwise, to be and remain in full force and effect.

SEALED with the corporate seal and duly executed this 9 day of May, 2000.

Attest:

Cooper Township Municipal Authority

Roger L. Laram
Secretary

By: _____
Larry Gable
Chairman

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :
Condemnor :
vs. : No. 00-650-CD
ANDREA BORGER, :
Condemnees :

MEMORANDUM OF FILING OF NOTICE

To the Prothonotary:

Notice of the above-captioned condemnation is recorded in the Department of Records of Clearfield County at Instrument Number 200007630.

Date: 6/10/100


Charles A. Schneider, Esquire
Attorney for Cooper Township Municipal Authority
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, PA 16801
(814) 237-6255

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL ACTION

COOPER TOWNSHIP MUNICIPAL AUTHORITY, :
Condemnor :
vs. : No. 00-650-CJ
ANDREA BORGER, :
Condemnees :

CERTIFICATE OF SERVICE

I hereby certify that on this day, I am serving the foregoing document upon the person and in the manner indicated below, which service satisfied the requirements of Pa. R.C.P. 440.

SERVICE BY CERTIFIED MAIL ADDRESSED AS FOLLOWS:

Andrea Borger
303 South 4th Street
Clearfield, PA 16830

Date: 6/9/00

Charles A. Schneider
Charles A. Schneider, Esquire
Attorney for Cooper Township Municipal Authority

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

COOPER TOWNSHIP
MUNICIPAL AUTHORITY,

Condemnor

vs.

No. 00-650-CD

ANDREA BORGER,

Condemnee

FILED

JAN 26 2001

William A. Shaw
Prothonotary

REPORT OF VIEWERS

TO: THE HONORABLE JOHN K. REILLY, JR.
PRESIDENT JUDGE OF SAID COURT

The undersigned Board of Viewers respectfully reports:

1. A Declaration of Taking by Petition of Cooper Township Municipal Authority, whose address is P. O. Box 446, Winburne, Clearfield County, Pa., was filed on June 1, 2000.
2. The purpose of the Condemnation is to secure land for a wastewater treatment system as more fully described in the Act 537 Plan approved March 31, 1997, as prepared by Hess & Fisher Engineers, Inc.
3. Said Declaration of Taking was authorized by Resolution of the Cooper Township Municipal Authority, approved April 11, 2000.
4. The Condemnation is authorized by 26 P.S. §1-101 et seq.
5. The Condemnee(s) are: **Andrea Borger, 303 4th Street, Clearfield, Pa., 16830.**

6. The property condemned is a portion of that tract of land situate in Cooper Township, Clearfield County, Pennsylvania, as more fully described in the Declaration of Taking and as shown in the map attached hereto designated as Exhibit "2".
7. The nature of the title acquired is a permanent easement of 10' in width and a 20' in width construction easement.
8. By Order of your Honorable Court dated August 21, 2000, J. Richard Mattern, II, Esquire, Samuel B. Yost and Evo G. Facchine, were appointed Viewers to perform the duties in accordance with the law and Act of Assembly and, basically, to assess damages to which the Condemnee(s) are entitled, and to assess benefits, if any, arising from the above mentioned Condemnation.
9. That the View was scheduled for December 15, 2000, and the Board of View Hearing was scheduled for December 19, 2000.
10. Notice of the View and Hearing was served on the Condemnee(s) by United States Mail, First Class, mailed November 22, 2000.
11. The Board of Viewers conducted their View and Hearing at the aforesaid date and place.
12. That the following Exhibits were presented to the Board and accepted as exhibits and evidence by the Board, to aid in their decision in the matter, copies of which are attached hereto:
 - (a) Board Exhibit "1A" - John E. West, CPE, CREA, Appraisal – before Condemnation;

(b) Board Exhibit "1B" - John E. West, CPE, CREA, Appraisal – after Condemnation;

(c) Board Exhibit "2" – Map of premises prepared by Hess & Fisher Engineers, Inc; and,

(d) Condemnee's Exhibit "3" – Invoices from Dwight L. Koerber, Jr., Esquire.

13. That after the View and Hearing, the Board of Viewers has determined that the wastewater system lines, pumps, grinders, manhole covers and all facets are consistent with prudent and necessary requirements and comprise the best locations with minimal impact on the property owner(s).

14. That after View and Hearing in this matter and in consideration of all testimony and evidence, the Board has determined that before condemnation the subject property had a value of \$33,000.00. The Board finds as fact that there is a change in value, and the property has a value after condemnation of \$31,500.00. The Board, therefore, awards Condemnee damages in the amount of \$1,500.00. The Condemnees incurred and paid attorney's fees from Dwight Koerber, Jr., Esquire, in the amount of \$454.99. The Board awards the Condemnee \$454.99 toward these expenses.

15. That attached to this Report are the following:

1. Notice of Board of View as to date of View and Hearing, dated November 22, 2000 - Exhibit "A";

2. Notice of Intention to File Report – Exhibit “B”;
16. That a copy of this Report with Notice of Intention to File Report as required by 26 P.S. §1-513 is being forwarded to:

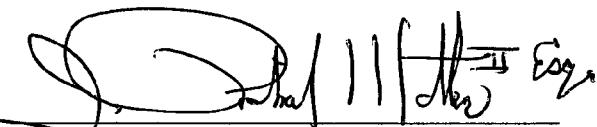
Attorney for Condemnor – Cooper Township Municipal Authority

Charles A. Schneider, Esq.
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, Pa., 16801

Condemnee(s) or Condemnee(s) Attorney:

**Andrea Borger
303 4th Street
Clearfield, PA 16830**

All of which is Respectfully Submitted,


J. RICHARD MATTERN, II, ESQUIRE

CHAIRMAN, BOARD OF VIEWERS


Samuel B. Yost, Board of Viewers


Evo G. Facchine, Board of Viewers

Date: 1/23/01

JACK WEST REALTY, INC.
REAL ESTATE APPRAISER

Before
File No. Borger

APPRAISAL OF

1.5 Acres Developed Land Prior to Taking 4700 Sq. Ft. Sewer Line Easement

LOCATED AT:

Route 2039
Grassflat, Pa. 16839

FOR:

Andrea F. Borger
3035 4th Street
Clearfield, Pa. 16830

BORROWER:

N/A

AS OF:

July 26, 2000

BY:

John E. West CPE,CREA

JACK WEST REALTY, INC.
REAL ESTATE APPRAISER

Before
File No. Borger

July 26, 2000

Andrea F. Borger
3035 4th Street
Clearfield, Pa. 16830

File Number: Borger

Dear Andrea,

In accordance with your request, I have personally inspected and appraised the real property at:

Route 2039
Grassflat, Pa. 16839

The purpose of this appraisal is to estimate the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the estimated market value of the property as of July 26, 2000 is:

\$33,000.00 Prior to the sewer line easement
Thirty-Three Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final estimate of value, descriptive photographs, limiting conditions and appropriate certifications.

Sincerely Yours,



John E. West CPE,CREA

Residential Appraiser

RL-000292-L

jew

SUMMARY REPORT
UNIFORM RESIDENTIAL APPRAISAL REPORT

Before
File No. Borger

Property Description

Property Address Route 2039		City Grassflat		State Pa.	Zip Code 16839																									
Legal Description Deed Book 1683 Page 475				County Clearfield																										
Assessor's Parcel No. 110-S8-122		Tax Year 2000 R.E. Taxes \$ 421.73		Special Assessments \$																										
Borrower N/A		Current Owner Helen G. Santoro & Andrea F. Borger	Occupant: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant																											
Property rights appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold		Project Type <input type="checkbox"/> PUD <input type="checkbox"/> Condominium (HUD/VA only)	HOA \$ None /Mo.																											
Neighborhood or Project Name Cooper Township		Map Reference 110-S8-122		Census Tract 3306																										
Sale Price \$ N/A		Description and \$ amount of loan charges/concessions to be paid by seller N/A																												
Lender/Client Andrea F. Borger		Address 3035 4th Street, Clearfield, Pa. 16830																												
Appraiser John E. West CPE,CREA		Address 331 East Market Street, Clearfield, Pa. 16830																												
<table border="1"> <tr> <td>Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural</td> <td>Predominant occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant (0-5%)</td> <td>Single family housing PRICE \$ (000) 25 75</td> <td>Present land use % AGE (yrs) 30 100</td> <td>Land use change <input checked="" type="checkbox"/> Not likely <input type="checkbox"/> Likely</td> </tr> <tr> <td>Built up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%</td> <td><input type="checkbox"/> Stable <input type="checkbox"/> Slow</td> <td><input type="checkbox"/> Predominant</td> <td><input type="checkbox"/> One family 60% <input type="checkbox"/> 2-4 family</td> <td><input type="checkbox"/> In process</td> </tr> <tr> <td>Growth rate <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining</td> <td><input type="checkbox"/> In balance <input type="checkbox"/> Oversupply</td> <td><input type="checkbox"/> Vacant (over 5%) 45</td> <td><input type="checkbox"/> Multi-family</td> <td>To: _____</td> </tr> <tr> <td>Property values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining</td> <td><input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In balance</td> <td><input type="checkbox"/> Vacant (over 5%) 50</td> <td><input type="checkbox"/> Commercial 40%</td> <td></td> </tr> <tr> <td>Marketing time <input type="checkbox"/> Under 3 mos. <input checked="" type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.</td> <td></td> <td></td> <td></td> <td></td> </tr> </table>		Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Predominant occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant (0-5%)	Single family housing PRICE \$ (000) 25 75	Present land use % AGE (yrs) 30 100	Land use change <input checked="" type="checkbox"/> Not likely <input type="checkbox"/> Likely	Built up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input type="checkbox"/> Stable <input type="checkbox"/> Slow	<input type="checkbox"/> Predominant	<input type="checkbox"/> One family 60% <input type="checkbox"/> 2-4 family	<input type="checkbox"/> In process	Growth rate <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	<input type="checkbox"/> In balance <input type="checkbox"/> Oversupply	<input type="checkbox"/> Vacant (over 5%) 45	<input type="checkbox"/> Multi-family	To: _____	Property values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In balance	<input type="checkbox"/> Vacant (over 5%) 50	<input type="checkbox"/> Commercial 40%		Marketing time <input type="checkbox"/> Under 3 mos. <input checked="" type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.								
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Predominant occupancy <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant (0-5%)	Single family housing PRICE \$ (000) 25 75	Present land use % AGE (yrs) 30 100	Land use change <input checked="" type="checkbox"/> Not likely <input type="checkbox"/> Likely																										
Built up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input type="checkbox"/> Stable <input type="checkbox"/> Slow	<input type="checkbox"/> Predominant	<input type="checkbox"/> One family 60% <input type="checkbox"/> 2-4 family	<input type="checkbox"/> In process																										
Growth rate <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	<input type="checkbox"/> In balance <input type="checkbox"/> Oversupply	<input type="checkbox"/> Vacant (over 5%) 45	<input type="checkbox"/> Multi-family	To: _____																										
Property values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In balance	<input type="checkbox"/> Vacant (over 5%) 50	<input type="checkbox"/> Commercial 40%																											
Marketing time <input type="checkbox"/> Under 3 mos. <input checked="" type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos.																														

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood boundaries and characteristics: Those typical of Cooper Township, Grassflat area, consisting of a variety of home styles and ages.

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): Services are limited in this area. These conditions are common to the area and do not adversely effect the market value. The value of single family homes in this environment will tend to vary a great deal because of the wide variety of styles, quality of construction and land size.

NEIGHBORHOOD

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.): At this time the marketing area has ample mortgage money available at favorable rates and terms. There are no competitive properties on the market in the subject neighborhood at the time of the inspection.

PUD

Project Information for PUDs (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? YES NO

Approximate total number of units in the subject project _____ . Approximate total number of units for sale in the subject project _____ .

Describe common elements and recreational facilities:

PUD

Dimensions See site area.		
Site area 1.5 Acres Corner Lot <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Specific zoning classification and description None		
Zoning compliance <input type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input checked="" type="checkbox"/> No zoning		
Highest & best use as improved: <input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use (explain)		
Utilities	Public	Other
Electricity	<input checked="" type="checkbox"/>	
Gas	<input type="checkbox"/> LP	
Water	<input checked="" type="checkbox"/>	
Sanitary sewer	<input type="checkbox"/> Private(Proposed)	
Storm sewer	<input type="checkbox"/> Open Ditch	
Off-site Improvements Type		
Street	Asphalt <input checked="" type="checkbox"/>	
Curb/gutter	None <input type="checkbox"/>	
Sidewalk		
Street lights		
Alley	None <input type="checkbox"/>	

Topography	At Street Grade
Size	Typical for the area
Shape	Rectangular
Drainage	Typical
View	Typical
Landscaping	Typical
Driveway Surface	Natural
Apparent easements	See Comments
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
FEMA Zone 421520-12	Map Date _____
FEMA Map No.	

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning, use, etc.): See Attached Addendum.

SITE

GENERAL DESCRIPTION		EXTERIOR DESCRIPTION		FOUNDATION		BASEMENT		INSULATION				
No. of Units	One	Foundation	Block	Slab	No	Area Sq.Ft.	300	Roof	<input type="checkbox"/>			
No. of Stories	One	Exterior Walls	Wood Lap	Crawl Space	No	% Finished	0%	Ceiling	<input type="checkbox"/>			
Type (Det./Att.)	Detached	Roof Surface	Shingles	Basement	Part	Ceiling	Joist	Walls	<input type="checkbox"/>			
Design (Style)	1 Story	Gutters & Dwnspts.	None	Sump Pump	No	Walls	Block	Floor	<input type="checkbox"/>			
Existing/Proposed	Existing	Window Type	Double Hung	Dampness	None Noted	Floor	Concrete	None	<input type="checkbox"/>			
Age (Yrs.)	48	Storm/Screens	Aluminum	Settlement	None Noted	Outside Entry	Yes	unknown	<input checked="" type="checkbox"/>			
Effective Age (Yrs.)	25	Manufactured House No		Infestation	None Noted							
ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq.Ft.
Basement												
Level 1		1	1	1				1	1			
Level 2												

Finished area above grade contains: 4 Rooms; 1 Bedroom(s); 1 Bath(s); 1,080 Square Feet of Gross Living Area

DESCRIPTION OF IMPROVEMENTS

INTERIOR	Materials/Condition	HEATING	KITCHEN EQUIP.	ATTIC	AMENITIES	CAR STORAGE:
Floors	Carpet/Vinyl	Type Elect	Refrigerator <input type="checkbox"/>	None <input checked="" type="checkbox"/>	Fireplace(s) # _____ <input type="checkbox"/>	None <input type="checkbox"/>
Walls	Paneling/Drywall	Fuel Elect	Range/Oven <input type="checkbox"/>	Stairs <input checked="" type="checkbox"/>	Patio <input type="checkbox"/>	Garage 2 # of cars
Trim/Finish	Average	Condition Avg.	Disposal <input type="checkbox"/>	Drop Stair <input type="checkbox"/>	Deck <input type="checkbox"/>	Attached
Bath Floor	Vinyl	COOLING	Dishwasher <input type="checkbox"/>	Scuttle <input type="checkbox"/>	Porch Enclosed <input checked="" type="checkbox"/>	Detached 2 Car
Bath Wainscot	Paneling	Central N/A	Fan/Hood <input type="checkbox"/>	Floor <input checked="" type="checkbox"/>	Fence <input type="checkbox"/>	Built-In
Doors	Average	Other N/A	Microwave <input type="checkbox"/>	Heated <input type="checkbox"/>	Pool <input type="checkbox"/>	Carport
		Condition N/A	Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>		Driveway

Additional features (special energy efficient items, etc.): The garage has a loft for storage and a canopy 12' X 16'.

COMMENTS

Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction remodeling/additions, etc.: A properly maintained seasonal dwelling with normal wear & tear. Functional utility is below average, with small rooms and the lack of bedrooms.

This dwelling meets functional and aesthetic expectations of purchasers in this price range and for a seasonal style home. No external depreciation is needed.

Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: There were no adverse environmental condition observed at the time of the inspection, however, there is a possibility of radon in this area. Any homes built prior to 1978 may also contain paint with a lead base.

Valuation Section

SUMMARY REPORT

Before

File No. Borger

UNIFORM RESIDENTIAL APPRAISAL REPORT

COST APPROACH	ESTIMATED SITE VALUE, (\$4000/Ac. + \$5000 Septic) = \$ 11,000				Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property): The Marshall & Swift Residential Cost Handbook was used to establish the replacement cost. Land values were estimated based upon the appraiser's knowledge of prior land sales in the subject neighborhood and similar neighborhoods.	
	ESTIMATED REPRODUCTION COST-NEW OF IMPROVEMENTS:					
	Dwelling 1,080 Sq. Ft. @ \$ 40.08	= \$ 43,286				
	Bsmt. 300 Sq. Ft. @ \$ 12.79	= \$ 3,837				
	Porch	= \$ 2,800				
	Garage/Carport 624 Sq. Ft. @ \$ 17.72	= \$ 11,057				
	Total Estimated Cost New	= \$ 60,980				
	Less 50 Physical Functional External	Est. Remaining Econ. Life: 25				
	Depreciation \$30,490	\$7,623	= \$ 38,113			
	Depreciated Value of Improvements	= \$ 22,867				
	As-is Value of Site Improvements	= \$ 1,500				
INDICATED VALUE BY COST APPROACH = \$ 35,400						

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Route 2039	R D Frenchville	Route 53 Mahaffey	Rt 53 Drifting	
Address Grassflat				
Proximity to Subject				
Sales Price	\$ N/A	\$ 30,000	\$ 22,000	\$ 28,500
Price/Gross Liv. Area	\$ 0.00	\$ 20.66	\$ 13.89	\$ 28.50
Data and/or Verification Sources	Inspection Public Records	MLS Public Records	MLS Public Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION
Sales or Financing Concessions	Cash None	Cash None		Cash None
Date of Sale/Time	N/A	01/07/2000	04/20/2000	06/28/2000
Location	Rural	Equal	Rural	Superior
Leasehold/Fee Simple	Fee	Fee Simple	Fee Simple	Fee Simple
Site	1.5 Acres	10 Acres	-4,300 0.50 Acre	+1,000 0.23 Acres
View	Average	Average	Average	Average
Design and Appeal	1 Story	Camp	1 1/2 Story	Seasonal
Quality of Construction	Fair	Equal	Equal	Equal
Age	48 Yrs.	1997	30 Yrs	1955
Condition	Fair	Average	-3,000 Equal	! Equal
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths
Room Count	5 4 1 1.00	3 2 0	+2,500	6 3 1.00
Gross Living Area	1,080 Sq.Ft.	1,452 Sq.Ft.	-1,900	1,584 Sq.Ft.
Basement & Finished	300 Sq.Ft.	None	+1,200	None
Rooms Below Grade	Unfinished	N/A		Unfinished
Functional Utility	Fair	Fair		Fair
Heating/Cooling	Electric	Oil FWA		Gas Space Heat
Energy Efficient Items	None	Equal		Equal
Garage/Carport	2 Car Garage	None	+4,000	None
Porch, Patio, Deck, Fireplace(s), etc.	Porch None	Equal Woodburner	-500	Equal Woodburner
Fence, Pool, etc.	None			
Net Adj. (total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 2,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 3,200	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 4,900	
Adjusted Sales Price of Comparable	Gross: 58.0 Net: -6.7 \$ 28,000	Gross: 41.8 Net: 14.5 \$ 25,200	Gross: 20.7 Net: 17.2 \$ 33,400	

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): See Attached Addendum.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source for prior sales within year of appraisal	Not sold	Not Sold	Not Sold	Not Sold

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal:
The subject property is not currently for sale nor has it been purchased in the past 12 months.

INDICATED VALUE BY SALES COMPARISON APPROACH	\$ 33,000
INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$	Mo. x Gross Rent Multiplier = \$ N/A

This appraisal is made "as is" subject to the repairs, alterations, inspections or conditions listed below subject to completion per plans and specifications.
Conditions of Appraisal: See Attached Addendum.

Final Reconciliation: The Market Approach to Value, which best reflects the actions of the buyers and sellers in the marketplace, has been given the most emphasis. The Cost and Income Approaches are not applicable in this type of assignment.

RECONCILIATION	The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised).			
	I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF July 26, 2000			
	(WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 33,000 .			
APPRaiser:	SUPERVISORY APPRAISER (ONLY IF REQUIRED):			
Signature	Signature <input type="checkbox"/> Did <input type="checkbox"/> Did Not			
Name John E. West CPE,CREA	Name <input type="checkbox"/> Inspect Property			
Date Report Signed August 17, 2000	Date Report Signed			
State Certification # RL-000292-L	State Certification #			
Or State License #	State Or State License #			

ADDENDUM

Borrower: N/A	File No.: Borger
Property Address: Route 2039	Case No.: Before
City: Grassflat	State: Pa.
Lender: Andrea F. Borger	Zip: 16839

Site Comments

There seems to be some apparent adverse easements on the property. There are 2 power lines across the property, 1 on the front of the property and 1 on the rear portion. The property drops off on the right side, but still leaves about 200' of level yard about 400' long.

Comments on Sales Comparison

A search of the Clearfield-Jefferson MLS, public records and broker files indicated that these sales are the most recent, closest, similar, closed sales available as of the date of the appraisal. The comparables chosen are considered to be good indicators of value. After variation adjustments, a value range of \$25,200 to \$33,400 is indicated. The indicated land value for the subject in its present condition, in my opinion, would be \$33,000.00.

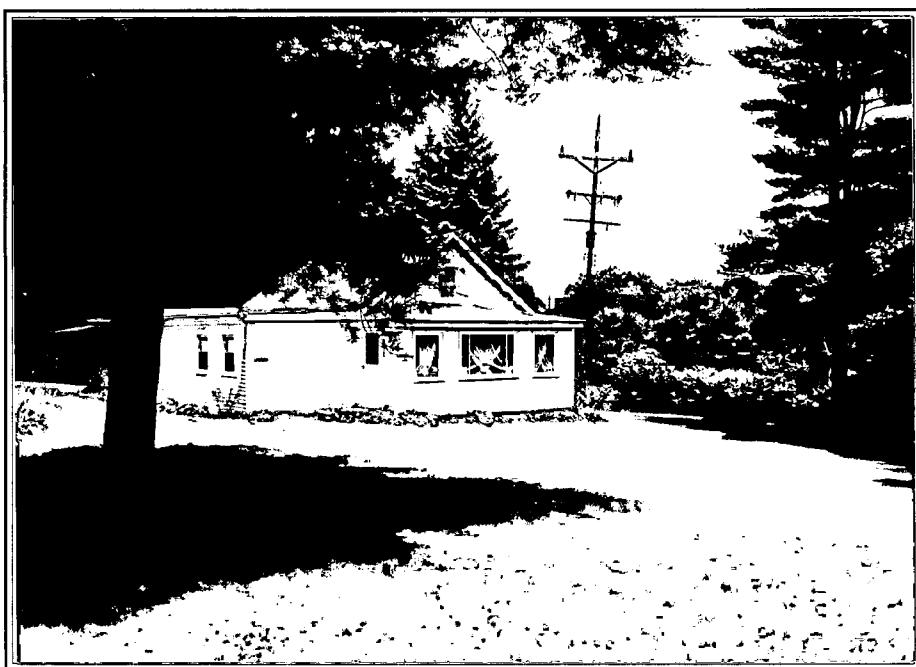
The land value estimate used in the Cost Approach was estimated based upon three land sales in the Cooper Township Area.

Condition of Appraisal Comments

This appraisal assumes competent, professional marketing with a reasonable time to sell. The purpose of this appraisal is to determine the overall damage from an easement through the property for a sewer line. The land value is being considered with full knowledge that there is a septic system on the property and large pine trees that could be effected by the easement in the planned location. The easement may not have much effect on the value of the home of any other buildings currently on the property, but could effect the value of the land for future construction and land use..

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: N/A	File No.: Borger
Property Address: Route 2039	Case No.: Before
City: Grassflat	State: Pa.
Lender: Andrea F. Borger	Zip: 16839



**FRONT VIEW OF
SUBJECT PROPERTY**

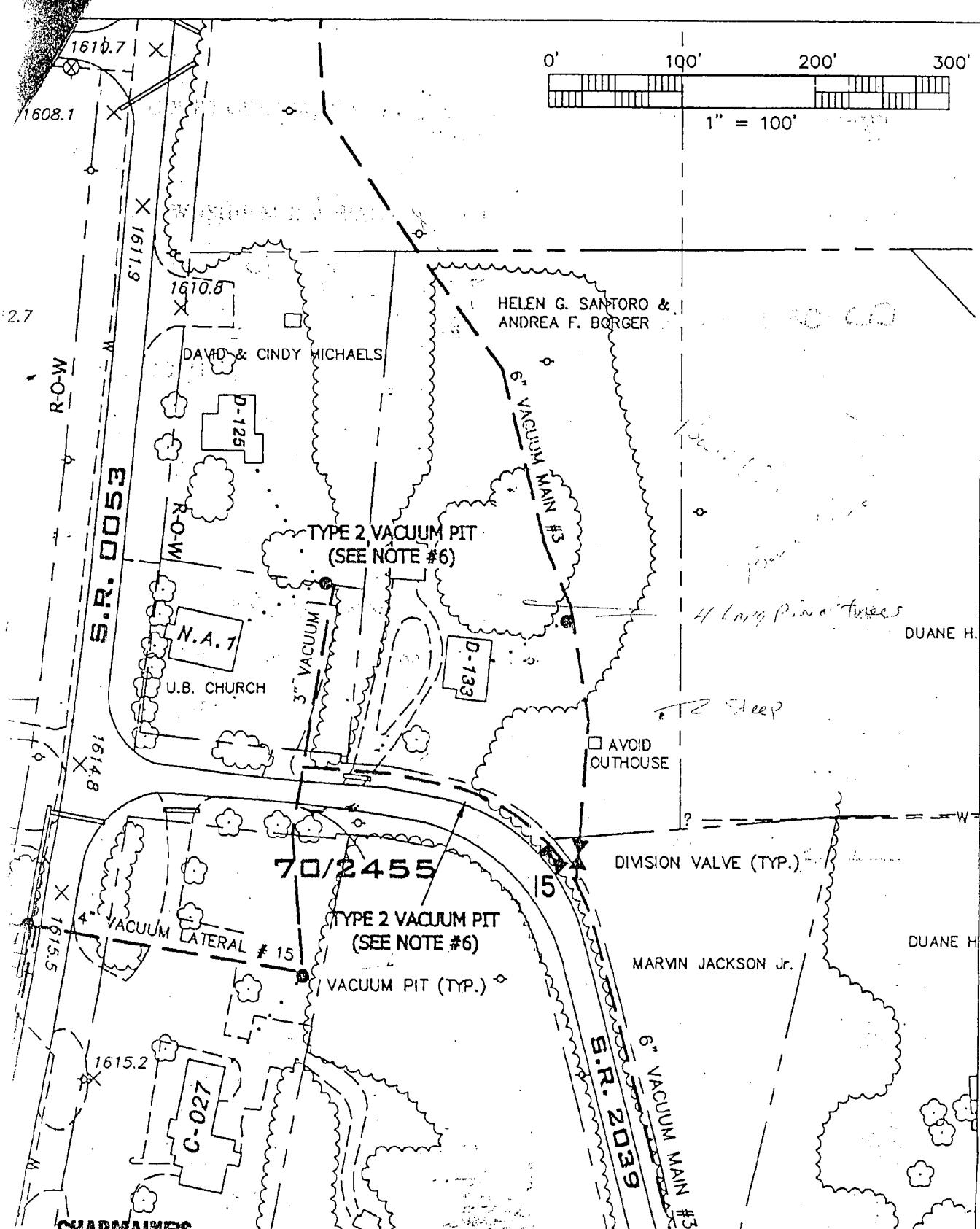
Appraised Date: July 26, 2000
Appraised Value: \$33,000



**REAR VIEW OF
SUBJECT PROPERTY**



STREET SCENE



CHARMAINES
 THE PROPERTY LINES SHOWN ARE BASED UPON CURRENT COUNTY TAX ASSESSMENT MAPS. SOME PROPERTY LINES HAVE BEEN ADJUSTED TO CONFORM WITH OBSERVED APPARENT PROPERTY BOUNDARY POSSESSION EVIDENCE (TREELINES, SHRUBS, LAWNS, ROADS, ETC.) THE PROPERTY LINES HAVE NOT BEEN DETERMINED BY A FIELD SURVEY.



DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appraiser's judgment.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: Route 2039, Grassflat, Pa. 16839

APPRAISER:

Signature: 
Name: John E. West CPE,CREA
Date Signed: August 17, 2000
State Certification #: RL-000292-L
or State License #:
State: Pa
Expiration Date of Certification or License: May 30, 2001

SUPERVISORY APPRAISER (only if required)

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____

Did Did Not Inspect Property

APPRAISAL OF

1.5 Acres Developed Land After Taking 4700 Sq. Ft. Sewer Line Easement

LOCATED AT:

Route 2039
Grassflat, Pa. 16839

FOR:

Andrea F. Borger
3035 4th Street
Clearfield, Pa. 16830

BORROWER:

N/A

AS OF:

July 26, 2000

BY:

John E. West CPE,CREA

Jack West Realty, Inc.
REAL ESTATE APPRAISER

Before
File No. Borger#2

July 26, 2000

Andrea F. Borger
3035 4th Street
Clearfield, Pa. 16830

File Number: Borger#2

Dear Andrea,

In accordance with your request, I have personally inspected and appraised the real property at:

Route 2039
Grassflat, Pa. 16839

The purpose of this appraisal is to estimate the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the estimated market value of the property as of July 26, 2000 is:

\$31,500.00 After taking a 4700 Sq. Ft. Permanent Sewer Line Easement
Thirty-One Thousand Five Hundred Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final estimate of value, descriptive photographs, limiting conditions and appropriate certifications.

Sincerely Yours,

John E. West CPE,CREA

Residential Appraiser

RL-000292-L

jew

SUMMARY REPORT UNIFORM RESIDENTIAL APPRAISAL REPORT														Before File No. Borger#2																																																	
Property Description		Property Address Route 2039				City Grassflat				State Pa.		Zip Code 16839																																																			
		Legal Description Deed Book 1683 Page 475				Assessor's Parcel No. 110-S8-122				Tax Year 2000 R.E. Taxes \$ 421.73		Special Assessments \$																																																			
SUBJECT	Borrower N/A		Current Owner Helen G. Santoro & Andrea F. Borger		Occupant: <input checked="" type="checkbox"/> Owner		<input type="checkbox"/> Tenant		<input type="checkbox"/> Vacant																																																						
	Property rights appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold		Project Type <input type="checkbox"/> PUD		<input type="checkbox"/> Condominium (HUD/VA only)		<input type="checkbox"/> HOA\$ None		<input type="checkbox"/> /Mo.																																																						
Neighborhood or Project Name Cooper Township						Map Reference 110-S8-122		Census Tract 3306																																																							
Sale Price \$ N/A		Date of Sale N/A		Description and \$ amount of loan charges/concessions to be paid by seller N/A																																																											
Lender/Client Andrea F. Borger		Address 3035 4th Street, Clearfield, Pa. 16830																																																													
Appraiser John E. West CPE,CREA		Address 331 East Market Street, Clearfield, Pa. 16830																																																													
NEIGHBORHOOD	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%;">Location</td> <td><input type="checkbox"/> Urban</td> <td><input type="checkbox"/> Suburban</td> <td><input checked="" type="checkbox"/> Rural</td> <td rowspan="2" style="width: 25%; text-align: center;">Predominant occupancy</td> <td colspan="2" style="width: 25%; text-align: center;">Single family housing</td> <td rowspan="2" style="width: 25%; text-align: center;">Present land use %</td> <td rowspan="2" style="width: 25%; text-align: center;">Land use change</td> </tr> <tr> <td>Built up</td> <td><input type="checkbox"/> Over 75%</td> <td><input checked="" type="checkbox"/> 25-75%</td> <td><input type="checkbox"/> Under 25%</td> <td><input checked="" type="checkbox"/> Owner</td> <td style="text-align: center;">PRICE \$ (000)</td> <td style="text-align: center;">AGE (yrs)</td> </tr> <tr> <td>Growth rate</td> <td><input type="checkbox"/> Rapid</td> <td><input checked="" type="checkbox"/> Stable</td> <td><input type="checkbox"/> Slow</td> <td><input type="checkbox"/> Tenant</td> <td style="text-align: center;">25 Low</td> <td style="text-align: center;">30</td> </tr> <tr> <td>Property values</td> <td><input type="checkbox"/> Increasing</td> <td><input checked="" type="checkbox"/> Stable</td> <td><input type="checkbox"/> Declining</td> <td><input checked="" type="checkbox"/> Vacant (0-5%)</td> <td style="text-align: center;">75 High</td> <td style="text-align: center;">100</td> <td><input type="checkbox"/> Not likely</td> <td><input type="checkbox"/> Likely</td> </tr> <tr> <td>Demand/supply</td> <td><input type="checkbox"/> Shortage</td> <td><input checked="" type="checkbox"/> In balance</td> <td><input type="checkbox"/> Over supply</td> <td colspan="2" style="text-align: center;">Predominant</td> <td><input type="checkbox"/> In process</td> <td colspan="2">To:</td> </tr> <tr> <td>Marketing time</td> <td><input type="checkbox"/> Under 3 mos.</td> <td><input checked="" type="checkbox"/> 3-6 mos.</td> <td><input type="checkbox"/> Over 6 mos.</td> <td colspan="2" style="text-align: center;">Vacant (over 5%)</td> <td><input type="checkbox"/> Commercial</td> <td colspan="2"></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td style="text-align: center;">45</td> <td style="text-align: center;">50</td> <td style="text-align: center;">Vacant</td> <td colspan="2">40%</td> </tr> </table>				Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input checked="" type="checkbox"/> Rural	Predominant occupancy	Single family housing		Present land use %	Land use change	Built up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	<input checked="" type="checkbox"/> Owner	PRICE \$ (000)	AGE (yrs)	Growth rate	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input type="checkbox"/> Tenant	25 Low	30	Property values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Vacant (0-5%)	75 High	100	<input type="checkbox"/> Not likely	<input type="checkbox"/> Likely	Demand/supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In balance	<input type="checkbox"/> Over supply	Predominant		<input type="checkbox"/> In process	To:		Marketing time	<input type="checkbox"/> Under 3 mos.	<input checked="" type="checkbox"/> 3-6 mos.	<input type="checkbox"/> Over 6 mos.	Vacant (over 5%)		<input type="checkbox"/> Commercial							45	50	Vacant	40%	
	Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input checked="" type="checkbox"/> Rural	Predominant occupancy	Single family housing		Present land use %		Land use change																																																					
	Built up	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%		<input checked="" type="checkbox"/> Owner	PRICE \$ (000)		AGE (yrs)																																																						
	Growth rate	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input type="checkbox"/> Tenant	25 Low	30																																																								
	Property values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Vacant (0-5%)	75 High	100	<input type="checkbox"/> Not likely	<input type="checkbox"/> Likely																																																						
	Demand/supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In balance	<input type="checkbox"/> Over supply	Predominant		<input type="checkbox"/> In process	To:																																																							
	Marketing time	<input type="checkbox"/> Under 3 mos.	<input checked="" type="checkbox"/> 3-6 mos.	<input type="checkbox"/> Over 6 mos.	Vacant (over 5%)		<input type="checkbox"/> Commercial																																																								
				45	50	Vacant	40%																																																								
Note: Race and the racial composition of the neighborhood are not appraisal factors.																																																															
Neighborhood boundaries and characteristics: Those typical of Cooper Township, Grassflat area, consisting of a variety of home styles and ages.																																																															
Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): Services are limited in this area. These conditions are common to the area and do not adversely effect the market value. The value of single family homes in this environment will tend to vary a great deal because of the wide variety of styles, quality of construction and land size.																																																															
Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.): At this time the marketing area has ample mortgage money available at favorable rates and terms. There are no competitive properties on the market in the subject neighborhood at the time of the inspection.																																																															
PUD	Project Information for PUDs (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO																																																														
	Approximate total number of units in the subject project _____				Approximate total number of units for sale in the subject project _____																																																										
Describe common elements and recreational facilities:																																																															
SITE	Dimensions See site area.				Corner Lot <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				Topography At Street Grade																																																						
	Site area 1.5 Acres								Size Typical for the area																																																						
	Specific zoning classification and description None								Shape Rectangular																																																						
	Zoning compliance <input type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input checked="" type="checkbox"/> No zoning								Drainage Typical																																																						
	Highest & best use as improved: <input checked="" type="checkbox"/> Present use <input type="checkbox"/> Other use (explain)								View Typical																																																						
	Utilities		Public	Other	Off-site Improvements		Type	Public	Private	Landscaping Typical																																																					
	Electricity		<input checked="" type="checkbox"/>		Street		Asphalt	<input checked="" type="checkbox"/>		Driveway Surface Natural																																																					
	Gas		<input type="checkbox"/>	LP	Curb/gutter		None	<input type="checkbox"/>	<input type="checkbox"/>	Apparent easements See Comments																																																					
	Water		<input checked="" type="checkbox"/>		Sidewalk			<input type="checkbox"/>	<input checked="" type="checkbox"/>	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																																					
	Sanitary sewer		<input type="checkbox"/>	Private(Proposed)	Street lights			<input type="checkbox"/>	<input checked="" type="checkbox"/>	FEMA Zone 421520-12 Map Date _____																																																					
Storm sewer		<input type="checkbox"/>	Open Ditch	Alley		None	<input type="checkbox"/>	<input type="checkbox"/>	FEMA Map No. _____																																																						
Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning, use, etc.): See Attached Addendum.																																																															
DESCRIPTION OF IMPROVEMENTS	GENERAL DESCRIPTION		EXTERIOR DESCRIPTION			FOUNDATION			BASEMENT		INSULATION																																																				
	No. of Units	One	Foundation	Block		Slab	No		Area Sq.Ft.	300	Roof	<input type="checkbox"/>																																																			
	No. of Stories	One	Exterior Walls	Wood Lap		Crawl Space	No		% Finished	0%	Ceiling	<input type="checkbox"/>																																																			
	Type (Det./Att.)	Detached	Roof Surface	Shingles		Basement	Part		Ceiling	Joist	Walls	<input type="checkbox"/>																																																			
	Design (Style)	1 Story	Gutters & Dwnspts.	None		Sump Pump	No		Walls	Block	Floor	<input type="checkbox"/>																																																			
	Existing/Proposed	Existing	Window Type	Double Hung		Dampness	None Noted		Floor	Concrete	None	<input type="checkbox"/>																																																			
	Age (Yrs.)	48	Storm/Screens	Aluminum		Settlement	None Noted		Outside Entry	Yes	unknown	<input checked="" type="checkbox"/>																																																			
	Effective Age (Yrs.)	25	Manufactured House No			Infestation	None Noted																																																								
	ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq.Ft.																																																		
	Basement																																																														
Level 1		1	1	1						1	1																																																				
Level 2																																																															
Finished area above grade contains: 4 Rooms; 1 Bedroom(s); 1 Bath(s);						1,080 Square Feet of Gross Living Area																																																									
INTERIOR	Materials/Condition		HEATING		KITCHEN EQUIP.		ATTIC		AMENITIES		CAR STORAGE:																																																				
Floors	Carpet/Vinyl		Type	Elect	Refrigerator	<input type="checkbox"/>	None	<input checked="" type="checkbox"/>	Fireplace(s) # _____	<input type="checkbox"/>	None	<input type="checkbox"/>																																																			
Walls	Paneling/Drywall		Fuel	Elect	Range/Oven	<input type="checkbox"/>	Stairs	<input checked="" type="checkbox"/>	Patio _____	<input type="checkbox"/>	Garage 2	<input type="checkbox"/>																																																			
Trim/Finish	Average		Condition Avg.		Disposal	<input type="checkbox"/>	Drop Stair	<input type="checkbox"/>	Deck _____	<input type="checkbox"/>	Attached	<input type="checkbox"/>																																																			
Bath Floor	Vinyl		COOLING		Dishwasher	<input type="checkbox"/>	Scuttle	<input type="checkbox"/>	Porch Enclosed _____	<input checked="" type="checkbox"/>	Detached	<input type="checkbox"/>																																																			
Bath Wainscot	Paneling		Central	N/A	Fan/Hood	<input type="checkbox"/>	Floor	<input checked="" type="checkbox"/>	Fence _____	<input type="checkbox"/>	Built-In	<input type="checkbox"/>																																																			
Doors	Average		Other	N/A	Microwave	<input type="checkbox"/>	Heated	<input type="checkbox"/>	Pool _____	<input type="checkbox"/>	Carport	<input type="checkbox"/>																																																			
			Condition N/A		Washer/Dryer	<input type="checkbox"/>	Finished	<input type="checkbox"/>			Driveway	<input type="checkbox"/>																																																			
Additional features (special energy efficient items, etc.): The garage has a loft for storage and a canopy 12' X 16'.																																																															
Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction remodeling/additions, etc.: A properly maintained seasonal dwelling with normal wear & tear. Functional utility is below average, with small rooms and the lack of bedrooms. This dwelling meets functional and aesthetic expectations of purchasers in this price range and for a seasonal style home. No external depreciation is needed.																																																															
Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property: There were no adverse environmental condition observed at the time of the inspection, however, there is a possibility of radon in this area. Any homes built prior to 1978 may also contain paint with a lead base.																																																															

SUMMARY REPORT

Before

File No. Berger#2

Valuation Section

ESTIMATED SITE VALUE, (\$4000/Ac. + \$5000 Septic)-Dama. = \$		9,500	Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property):
ESTIMATED REPRODUCTION COST-NEW OF IMPROVEMENTS:			
Dwelling	1,080 Sq. Ft. @ \$	40.08	= \$ 43,286
Bsmr. 300	Sq. Ft. @ \$	12.79	= 3,837
Porch			= 2,800
Garage/Carport	624 Sq. Ft. @ \$	17.72	= 11,057
Total Estimated Cost New			= \$ 60,980
Less 50 Physical Functional External		Est. Remaining Econ. Life: 25	
Depreciation \$30,490	\$7,623	= \$ 38,113	
Depreciated Value of Improvements		= \$ 22,867	
"As-is" Value of Site Improvements		= \$ 1,500	
INDICATED VALUE BY COST APPROACH		= \$ 33,900	

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Route 2039	R D	Route 53	Rt 53	
Address Grassflat	Frenchville	Mahaffey	Drifting	
Proximity to Subject				
Sales Price	\$ N/A	\$ 30,000	\$ 22,000	\$ 28,500
Price/Gross Liv. Area	\$ 0.00	\$ 20.66	\$ 13.89	\$ 28.50
Data and/or Verification Sources	Inspection Public Records	MLS Public Records	MLS Public Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION +(-)\$ Adjustment	DESCRIPTION +(-)\$ Adjustment	DESCRIPTION +(-)\$ Adjustment
Sales or Financing Concessions	Cash None	Cash None	Cash None	
Date of Sale/Time	N/A 01/07/2000	04/20/2000	06/28/2000	
Location	Rural	Equal	Rural	Superior
Leasehold/Fee Simple	Fee	Fee Simple	Fee Simple	
Site	1.5 Acres	10 Acres -4,300	0.50 Acre +1,000	0.23 Acres +1,000
View	Average	Average	Average	
Design and Appeal	1 Story	Camp	1 1/2 Story	Seasonal
Quality of Construction	Fair	Equal	Equal	
Age	48 Yrs.	1997	30 Yrs	1955
Condition	Fair	Average	-3,000 Equal	I Equal
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	5 4 1 1.00	3 2 0	6 3 1.00	4 2 1.00
Gross Living Area	1,080 Sq.Ft.	1,452 Sq.Ft.	1,584 Sq.Ft.	1,000 Sq.Ft. +400
Basement & Finished	300 Sq.Ft. None	+1,200	None +1,200	None
Rooms Below Grade	Unfinished N/A		Unfinished	N/A
Functional Utility	Fair	Fair	Fair	
Heating/Cooling	Electric	Oil FWA	Oil FWA	Gas Space Heat
Energy Efficient Items	None	Equal	Equal	
Garage/Carport	2 Car Garage	None +4,000	None +4,000	None +4,000
Porch, Patio, Deck, Fireplace(s), etc.	Porch None	Equal Woodburner -500	Equal Woodburner -500	Equal Woodburner -500
Fence, Pool, etc.	None			
4700 SF Easement	Yes	None -1,500	None -1,500	None -1,500
Net Adj. (total)	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 3,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 1,700	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 3,400	
Adjusted Sales Price of Comparable	Gross: 63.0 Net: -11.7 \$ 26,500	Gross: 48.6 Net: 7.7 \$ 23,700	Gross: 26.0 Net: 11.9 \$ 31,900	

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): See Attached Addendum.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source for prior sales within year of appraisal	Not sold	Not Sold	Not Sold	Not Sold

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal: The subject property is not currently for sale nor has it been purchased in the past 12 months.

INDICATED VALUE BY SALES COMPARISON APPROACH	\$ 31,500
INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$	Mo. x Gross Rent Multiplier = \$ N/A

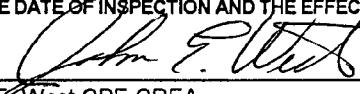
This appraisal is made "as is" subject to the repairs, alterations, inspections or conditions listed below subject to completion per plans and specifications. Conditions of Appraisal: See Attached Addendum.

Final Reconciliation: The Market Approach to Value, which best reflects the actions of the buyers and sellers in the marketplace, has been given the most emphasis. The Cost and Income Approaches are not applicable in this type of assignment.

The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised).

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF July 26, 2000

(WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 31,500.

APPRASIER: 

SUPERVISORY APPRAISER (ONLY IF REQUIRED):

Signature

Signature

 Did Did Not

Name John E. West CPE, CREA

Name

Inspect Property

Date Report Signed August 17, 2000

Date Report Signed

State Certification # RL-000292-L

State Certification #

Or State License #

State

State

State

ADDENDUM

Borrower: N/A	File No.: Borger#2
Property Address: Route 2039	Case No.: Borger
City: Grassflat	State: Pa.
Lender: Andrea F. Borger	Zip: 16839

Site Comments

There seems to be some apparent adverse easements on the property. There are 2 power lines across the property, 1 on the front of the property and 1 on the rear portion. The property drops off on the right side, but still leaves about 200' of level yard about 400' long.

Comments on Sales Comparison

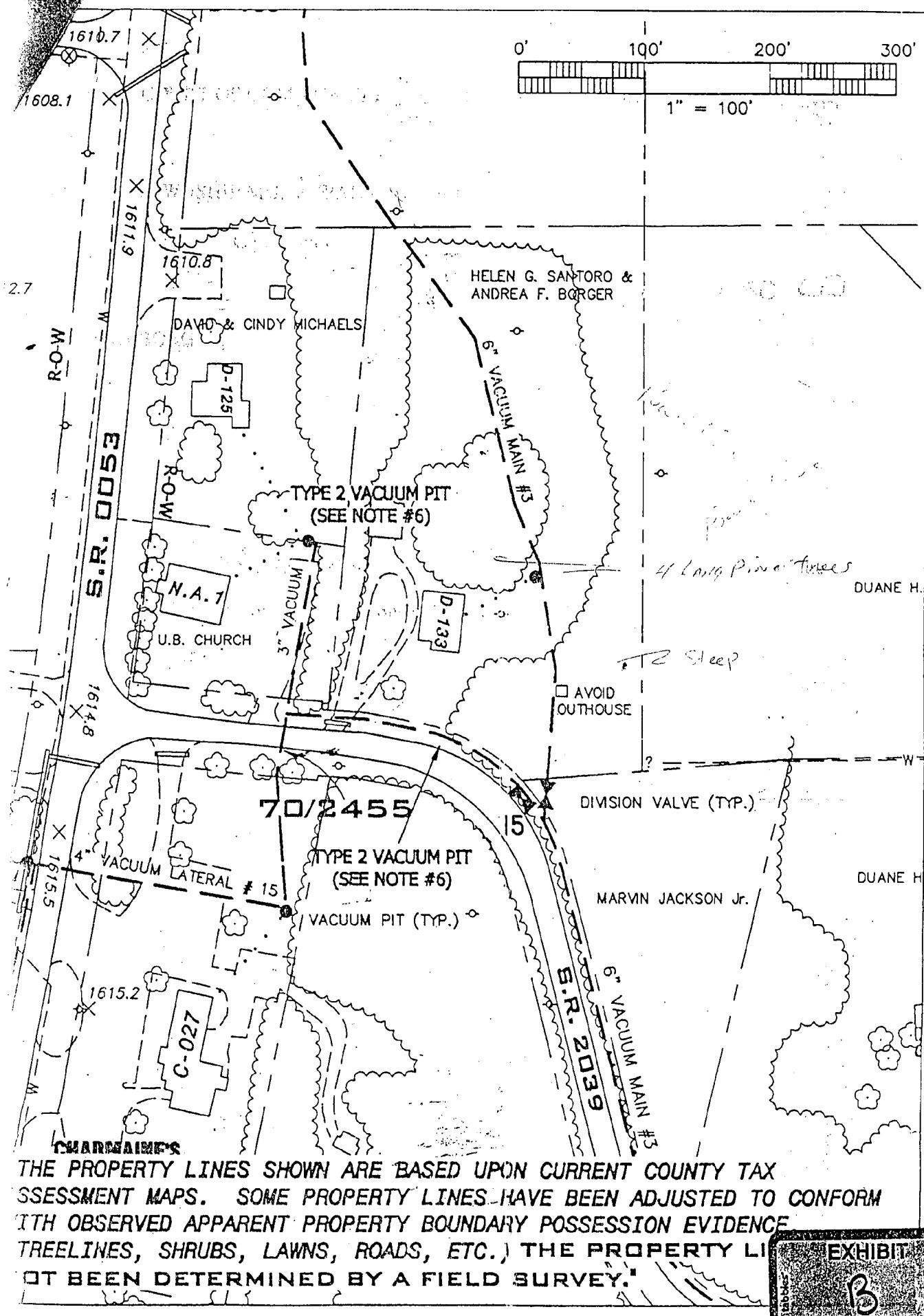
A search of the Clearfield-Jefferson MLS, public records and broker files indicated that these sales are the most recent, closest, similar, closed sales available as of the date of the appraisal. The comparables chosen are considered to be good indicators of value. After variation adjustments, a value range of \$25,200 to \$33,400 is indicated. The indicated land value for the subject in it's present condition, in my opinion, would be \$32,000.00.

The land value estimate used in the Cost Approach was estimated based upon three land sales in the Cooper Township Area.

The estimate of value after the easement resulted from this analysis: The value of the land is \$.17 per square foot. The permanent easement would be 4700 Sq. Ft. (470' X 10' Wide). 4700 SF X \$.17 = \$799.00 + the estimated value to replace one of the pine trees @ \$200.00. This total rounded to \$1,000.00. It is my opinion that the amount of damage to the property would be: \$1,000.00. There is no evidence to establish the value of having the entire length of the yard dug up of the possible sinking problem that so often occurs after the ditch settles. I am going to estimate that this inconvenience should be compensated in the amount of \$500.00. Total damage, in my opinion, would be \$1500.00.

Condition of Appraisal Comments

This appraisal assumes competent, professional marketing with a reasonable time to sell. The purpose of this appraisal is to determine the overall damage from an easement through the property for a sewer line. The land value is being considered with full knowledge that there is a septic system on the property and large pine trees that could be effected by the easement in the planned location. The easement may not have much effect on the value of the home of any other buildings currently on the property, but could effect the value of the land for future construction and land use..



DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appraiser's judgment.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
5. The appraiser has estimated the value of the land in the cost approach at its highest and best use and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
7. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: Route 2039, Grassflat, Pa. 16839

APPRAISER:

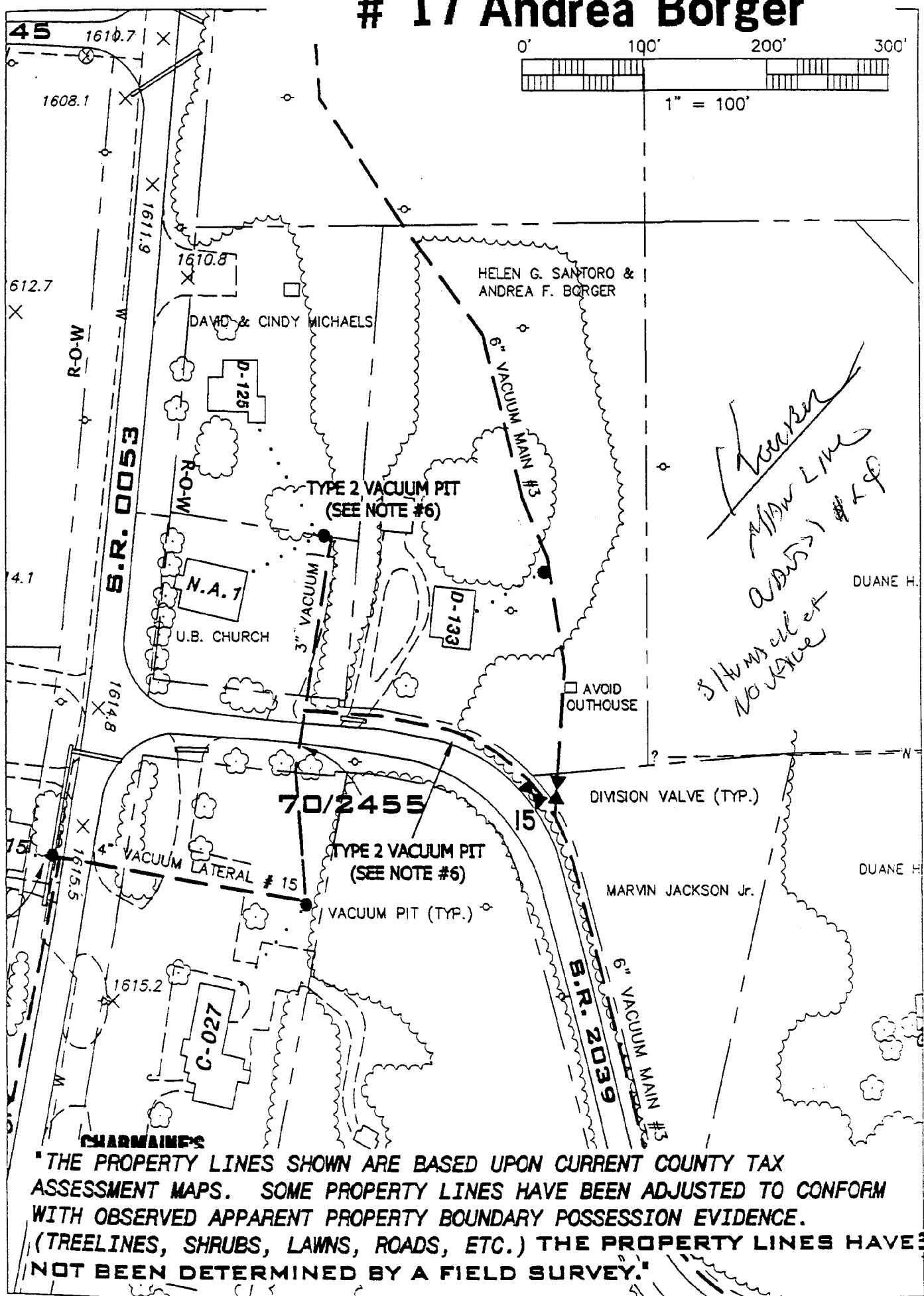
Signature: _____
Name: John E. West CPE,CREA
Date Signed: August 17, 2000
State Certification #: RL-000292-L
or State License #: _____
State: Pa
Expiration Date of Certification or License: May 30, 2001

SUPERVISORY APPRAISER (only if required)

Signature: _____
Name: _____
Date Signed: _____
State Certification #: _____
or State License #: _____
State: _____
Expiration Date of Certification or License: _____

Did Did Not Inspect Property

17 Andrea Borger



(1)

Law Office
DWIGHT L. KOERBER, JR.
ATTORNEY-AT-LAW
110 NORTH SECOND STREET
P. O. Box 1320
CLEARFIELD, PENNSYLVANIA 16830

TELEPHONE (814) 765-9611

FAX (814) 765-9503

April 1, 1999

Mr. and Mrs. Gregg Borger
303 South Fourth Street
Clearfield, PA 16830

FOR PROFESSIONAL SERVICES DURING THE MONTH OF MARCH 1999

03/26	Meeting with client to review sewage easement issue; working on letter to Cooper Township Sewer Authority	1 hr.
03/29	Finalized letter to Cooper Township; phone call to confirm payment title	1/4 hr.
1 1/4 HOURS @ \$100.00 PER HOUR		\$125.00

REIMBURSABLE EXPENSES

Postage	1.43	
Photocopies ea. @.15¢/10	<u>1.50</u>	<u>2.93</u>

AMOUNT DUE	\$127.93
------------	----------

Please remit to:

"Dwight L. Koerber, Jr., Attorney-at-Law"

Pd
Check # 461
127-21
4/21/99

EXHIBIT "3"

LAW OFFICE
DWIGHT L. KOERBER, JR.
ATTORNEY-AT-LAW
110 NORTH SECOND STREET
P. O. BOX 1320
CLEARFIELD, PENNSYLVANIA 16830
TELEPHONE (814) 765-9611
FAX (814) 765-9503

(2)

August 1, 1999

Mr. and Mrs. Gregg Borger
303 South Fourth Street
Clearfield, PA 16830

FOR PROFESSIONAL SERVICES DURING THE MONTH OF JULY 1999

07/09	Letter re: response of Wilson Fisher	1/4 hr.
07/16	Phone conference with Wilson Fisher and letter re: Cooper Township	1/4 hr.
07/26	Phone conference with Wilson Fisher and letter	1/4 hr.
3/4 HOURS @ \$100.00 PER HOUR		\$75.00

REIMBURSABLE EXPENSES

Postage	1.21	
Photocopies ea. @.15¢7	<u>1.05</u>	<u>2.26</u>

AMOUNT DUE	\$77.26
------------	---------

Please remit to:

Dwight L. Koerber, Jr.
Attorney-at-Law

PD 7/24
8/13/99
4767

GREGG M. BORGER 9-90
ANDREA F. BORGER
303 S. 4TH ST. PH. 814-765-1161
CLEARFIELD, PA 16830

60-629/313
12337641

4767

DATE 8-12-99

PAY TO THE
ORDER OF

Dwight L. Koerber \$77.26
Seventy seven & $\frac{26}{100}$

DOLLARS Security features
Details on back



Main Office
11 North 2nd Street
Clearfield, PA 16830

MEMO

10313062941 1 2 33764 111 4767 000000077261

SAFETY PAPER

Andrea F. Borer

ENDORSE HERE

DWIGHT L. KOERBER, JR.
ATTORNEY AT LAW

For Deposit Only To Account 1-51305-4
COUNTY NATIONAL BANK
031306278

PH. 814-765-1513

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

1999 1000213994 0200821200
CNB 0001001 P400000

1000

The security features listed below, as well as those

not listed, except find in my guidelines.

Security Features:
Microprint Signature Line: Results of document alteration: Some will be in signature line appears as distorted as if it were then photocopied
Chemical Protection: Stamps or splices appear with chemical alteration
Erasure Protection: While mark appears when erased
Secure Screen: Absence of original document
Verbiage on back of check: RS

* FEDERAL RESERVE BOARD OF GOVERNORS REG. CC

(3)

**LAW OFFICES
OF
DWIGHT L. KOERBER, JR.**

*Dwight L. Koerber, Jr.
Cynthia B. Stewart*

*Attorneys at Law
110 North Second Street
P. O. Box 1320
Clearfield, PA 16830*

*Telephone (814) 765-9611
Facsimile (814) 765-9503*

September 1, 1999

**Mr. and Mrs. Gregg Borger
303 South Fourth Street
Clearfield, PA 16830**

FOR PROFESSIONAL SERVICES DURING THE MONTH OF AUG. - SEPT. 13, 1999

08/06	Office meeting with Greg & Andrea re: Cooper Twp.	3/4 hr
09/02		1 hr.
1 3/4 HOURS @ \$110.00 PER HOUR		\$192.50


\$80.00

AMOUNT DUE	\$272.50
-------------------	-----------------

Please remit to:

**Dwight L. Koerber, Jr.
Attorney-at-Law**

only $\frac{3}{4}$ hr.
\$ 82.50

pd. 8/19
9/27/99
check

GREGG M. BORGER 9-90
ANDREA F. BORGER
303 S. 4TH ST. PH. 814-765-1161
CLEARFIELD, PA 16830

60-629/313
12337641

4828

DATE 9-27-99

PAY TO THE
ORDER OF

Dwight L. Koerber Jr. \$272.50
Two hundred seventy two $\frac{50}{100}$ DOLLARS



Main Office
11 North 2nd Street
Clearfield, PA 16830

MEMO Cooper tape used

Andrew T. Banger

10313062941 1 2 33764 11 4828 000000 22250

SAFETY PAPER

ENDORSE HERE

DWIGHT L. KOERBER, JR.
ATTORNEY AT LAW
For Deposit Only To Account 1-51365-4
COUNTY NATIONAL BANK
031306278

PH: 814-765-1513

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE *

The security features of this document, as well as those
not listed, exceed individual guidelines.
Security Features:
Microfilm Signaling Line
Result of document alteration:
Chemical Protection
Erasing Protection
Security Screen
Verification by of check
* FEDERAL RECEIPT EDITION OF GOVERNMENT REG. NO.

(4)

**LAW OFFICES
OF
DWIGHT L. KOERBER, JR.**

Dwight L. Koerber, Jr.
Cynthia B. Stewart

Attorneys at Law
110 North Second Street
P. O. Box 1320
Clearfield, PA 16830

Telephone (814) 765-9611
Facsimile (814) 765-9503

February 1, 2000

Mr. and Mrs. Gregg Borger
303 South Fourth Street
Clearfield, PA 16830

FOR PROFESSIONAL SERVICES RENDERED DURING JANUARY 2000

01/24	Phone conference with Wilson Fisher re: update	1/4 hr.
01/27	Office meeting with client reviewing issues; working on letter to Wilson Fisher	3/4 hr.
01/28	Review and revision of letter to Wilson Fisher	1/4 hr.
1 1/4 HOUR(S) @ \$110.00 PER HOUR		\$137.50

REIMBURSABLE EXPENSES

Postage	1.10
Photocopies ea. @.15¢8	<u>1.20</u>
	<u>2.30</u>

AMOUNT DUE	\$139.80
-------------------	-----------------

Please remit to:

Dwight L. Koerber, Jr.
Attorney-at-Law

Pd 139.80
Check 50.00
J

5

**LAW OFFICES
OF
DWIGHT L. KOERBER, JR.**

Dwight L. Koerber, Jr.
Cynthia B. Stewart

Attorneys at Law
110 North Second Street
P. O. Box 1320
Clearfield, PA 16830

Telephone (814) 765-9611
Facsimile (814) 765-9503

July 1, 2000

Mr. and Mrs. Gregg Borger
303 South Fourth Street
Clearfield, PA 16830

FOR PROFESSIONAL SERVICES RENDERED DURING JUNE 2000

Services rendered by Dwight L. Koerber, Jr., Esquire:

06/29 Meeting with client re: eminent domain 1/4 hr.

1/4 HOUR(S) @ \$110.00 PER HOUR \$27.50

Please remit to:

Dwight L. Koerber, Jr.
Attorney-at-Law

U.S. POSTAL SERVICE		CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR AIR MAIL		
Received	RICK MATTERN	
ATTORNEY AT LAW		
211 EAST PINE STREET		
CLEARFIELD, PA 16830		
One piece of ordinary mail addressed to:		
<i>Andrea Barger</i> <i>303 4th Street</i> <i>Clearfield PA 16830</i>		

PS Form 3817, Mar. 1989

Affix fee here in stamps
or meter postage and
post mark. Inquire of
Postmaster for current
fee.



IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

COOPER TOWNSHIP
MUNICIPAL AUTHORITY,

Condemnor

vs. No. 00-650-CD

ANDREA BORGER,

Condemnee

NOTICE OF VIEW AND HEARING

You are hereby notified that J. Richard Mattern, II, Esquire, Samuel B. Yost and Evo Facchine, Board of Viewers in the above captioned matter, will hold a view on Friday, December 15, 2000, at or about 10:00 A.M. at the subject premises located in Cooper Township, Clearfield County, Pennsylvania.

You are further notified that there will be a hearing in this matter at the Cooper Township Municipal Authority Building in Winburne, Pennsylvania, 16879, on Tuesday, December 19, 2000, commencing at approximately 10:00 A.M.

J. RICHARD MATTERN, II, ESQUIRE
Attorney ID# 06817
CHAIRMAN, BOARD OF VIEWERS
211 East Pine Street
Clearfield, Pa., 16830
(814) 765-6416

Date: November 22, 2000

Exhibit A

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

COOPER TOWNSHIP
MUNICIPAL AUTHORITY,

Condemnor

vs.

No. 00-650-CD

ANDREA BORGER,

Condemnee

TO: Attorney for Condemnor – Cooper Township Municipal Authority
Charles A. Schneider, Esq.
Mazza, Schneider, Arbuckle & Bascom
1315 South Allen Street, Suite 302
State College, Pa., 16801

Condemnee(s) or Condemnee(s) Attorney:

Andrea Borger
303 4th Street
Clearfield, PA 16830

NOTICE OF INTENTION TO FILE REPORT

The Board of Viewers in the above captioned matter shall file their Report on January 26, 2001.

A copy of said Report is being served on counsel for the Cooper Township Municipal Authority, and a copy is being served on you as Condemnee(s) or as Condemnee(s) attorney to the proceeding in accordance with P.S. §1-513.

You are hereby notified that the Report of Viewers in this matter shall become final unless an appeal is filed within thirty (30) days from the date the Report is filed.

BOARD OF VIEWERS
BY
J. Richard Mattern, II, Chairman

Ex B

FILED

010-3424
JAN 26 2008

William A. Shaw
Prothonotary

NO
cc

2/1

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
CIVIL DIVISION

IN RE:

COOPER TOWNSHIP
MUNICIPAL AUTHORITY,
Condemnee
36 CONDEMNATION CASES
CASE LIST ATTACHED –
EXHIBIT A* Misc. II page 475
* No. 2001 CD**ORDER**

AND NOW, this 26 day of January, 2001, the Court acknowledges the filing of 36 Reports by the Board of Viewers, together with the attached Board of Viewers Schedule of Costs and Orders that the Cooper Township Municipal Authority of Winburne, Pa., pay for the services rendered and costs incurred in the above cases the sum of One Thousand Nine Dollars and Fifty-Six Cents (\$1,009.56) to Samuel B. Yost, the sum of One Thousand One Hundred Eighty-Five Dollars (\$1,185.00) to Evo G. Facchine and the sum of Three Thousand Ninety-Nine Dollars and Ninety Cents (\$3,099.90) to J. Richard Mattern II, Esq., directly to the Board of Viewers at the addresses noted.

BY THE COURT,

I hereby certify this to be a true
and attested copy of the original
statement filed in this case.

/s/JOHN K. REILLY, JR.

JAN 26 2001

JOHN K. REILLY, JR.
PRESIDENT JUDGE

Attest:

William L. Blair
Prothonotary

JL