

03-1133-CD
IN RE: JOHN W. PLANTHOLT, et al.

CA

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

NO. 03-1133-CD

IN RE: John W. & Donna M. Plantholt,
1990 Estate mobile home,
serial # M-0-17791-1

John W. & Donna M. Plantholt
7145 Baltimore Annapolis Blvd.
Glen Burnie, MD 21061
410-766-3213

ORDER AND RULE

AND NOW, this _____ day of _____, 2003, upon consideration of the foregoing Petition, and upon motion of John W. & Donna M. Plantholt.
IT IS HEREBY ORDERED, DIRECTED, AND DECREED that a Rule to Show Cause be issued to show cause why the requested relief should not be granted.
Said Rule shall be returnable on the 15 day of September, 2003, Courtroom Number 1, at 10:30 o'clock A.m. in the Clearfield County Courthouse, Clearfield, Pennsylvania.

BY THE COURT:

03-1133-CD

PETITION

It is hereby requested that a court order be issued to us, John W. & Donna M. Plantholt, the petitioners, allowing us to get a title issued to our 1990 Estate mobile home, serial # M-0-17791-1.

We recently purchased land mentioned in the attached deed along with the above mentioned mobile home from First Commonwealth Bank. We were only given the deed to the land, which unfortunately does not mention the mobile home as being included.

The dealership where we are purchasing a new mobile home and want to use our current mobile home as a trade-in, called Penndot on July 29, 2003, and verified with Latesha that there is no record of a title for our mobile home on file with them. Penndot checked the serial number of M-0-17791-1 in their database, along with our names, and the two previous land owners, and verified that there is no title on record for a mobile home with that serial number nor is there record of a title to it under all of those individuals names (Joseph L. & Deborah I. Fyock, Harry E. Shepler-all previous land owners back until 1990).

Penndot's procedure to establish a title to a mobile home includes sending in a deed to the land that mentions the mobile home being attached to the land. Since we do not have that, Penndot has directed us to get a court order giving us the right to have the title established in lieu of the deed since it does not mention the home.

Please consider our request for this court ordered to be granted so that we may use this home as a trade-in on the purchase of our new mobile home. Thank you for your consideration.

X

John W. Plantholt
John W. Plantholt

O

Donna M. Plantholt
Donna M. Plantholt

08 01-03
Date

FILED

AUG 01 2003

William A. Shaw
Prothonotary/Clerk of Courts

06/13/2003 FRI 15:44 FAX 18143755035 Hopkins Law Firm

002/002

County Parcel No. _____

THIS DEED,**MADE** the 16th day of May, in the year two thousand and three (2003)**BETWEEN FIRST COMMONWEALTH BANK, formerly known as DEPOSIT BANK**, a banking institution, whose address is Philadelphia Street, Indiana, Pennsylvania, hereinafter referred to as Grantor;

A
N
D

JOHN W. PLANTHOLT and DONNA M. PLANTHOLT, husband and wife, whose address is 7145 Baltimore Annapolis Boulevard, Glen Burnie, Maryland, 21061, hereinafter referred to as Grantee;

The words "Grantor" and "Grantee" shall mean all Grantors and Grantees listed above.

WITNESSETH, That in consideration of TEN THOUSAND DOLLARS (\$10,000.00) in hand paid, the receipt whereof is hereby acknowledged, the said Grantor does hereby grant and convey to the said Grantees:

ALL those two certain pieces or parcels of land situate in the Borough of Troutville, Clearfield County, Pennsylvania, bounded and described as follows

THE FIRST THEREOF:**BEGINNING** at a post on twelve (12) foot alley;**THENCE** along said alley Northwest Two hundred and eighteen (218) feet to a post on 20 foot Alley;**THENCE** along said alley fifty (50) feet to a post;**THENCE** Southeast along lot now or formerly of Kate Schoch two hundred and eighteen (218) feet to post on Main Street;**THENCE** along said Main Street fifty (50) feet to place of beginning.

Being known as Lot No. 30 in plot of said Borough.

THE SECOND THEREOF:

BEGINNING at a post on Main Street of said Borough, also corner of No. 30,;

THENCE along said Main Street fifty (50) feet to post also corner of Lot No. 32;

THENCE along said lot One hundred and sixty nine (169) feet to a post;

THENCE West along lot now or formerly of Elvin Freas Seventy (70) feet to a post on 20 foot alley;

THENCE along Lot No. 30 Two hundred and eighteen (218) feet, to place of beginning.

BEING the same premises which were conveyed to Deposit Bank, by deed of Chester A. Hawkins, High Sheriff of the County of Clearfield, in the Commonwealth of Pennsylvania, dated December 11, 2002, and recorded in the Office of the Recorder of Deeds of Clearfield County as Instrument No. 2002-19827. BEING the same premises which was seized, taken in execution and sold as the property of Joseph L. Fyock and Debra I. Fyock, at the suit of Deposit Bank. Judgment No. 01-1971-CD.

ALSO BEING the same premises which were conveyed in a Corrective Deed dated June 6, 2003, and recorded in the Office of the Recorder of Deeds as Instrument No. 200310168 on June 12, 2003.

HAZARDOUS WASTE: THE GRANTORS HEREIN STATE THAT THE HEREINABOVE DESCRIBED PROPERTY IS NOT PRESENTLY BEING USED FOR THE DISPOSAL OF HAZARDOUS WASTE NOR TO THE BEST OF HIS/HER/THEIR KNOWLEDGE, INFORMATION AND BELIEF HAS IT EVER BEEN USED FOR THE DISPOSAL OF HAZARDOUS WASTE. THIS STATEMENT IS MADE IN COMPLIANCE WITH THE SOLID WASTE MANAGEMENT ACT, NO. 1980-97, SECTION 405.

PROMISES. And the said Grantor herein will **SPECIALY WARRANT AND FOREVER DEFEND** the property hereby conveyed.

KAREN L. STARCK
REGISTER AND RECORDER
CLEARFIELD COUNTY
Pennsylvania

INSTRUMENT NUMBER

200310309

RECORDED ON

JUN 13, 2003

3:52:07 PM

Total Pages: 4

RECORDING FEES - \$13.00

RECORDER

COUNTY IMPROVEMENT \$2.00

JND

RECORDER IMPROVEMENT \$3.00

JND

CS/ACCESS TO \$10.00

JUSTICE

STATE TRANSFER TAX \$100.00

STATE WRIT TAX \$0.50

ROUTVILLE BOROUGH \$50.00

UBOTS AREA SCHOOLS \$50.00

TOTAL \$228.50

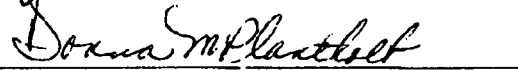
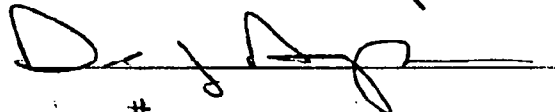
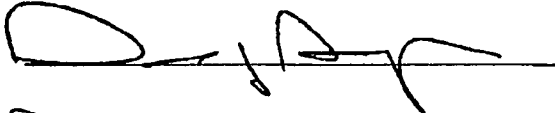
CUSTOMER

OKKINS, DAVID J.

NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1966", I/we, the undersigned grantee/grantees, hereby certify that I/we know and understand that I/we may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract with the owners of the economic interest in the coal. I/we further certify that this certification is in a color contrasting with that in the deed proper and is printed in twelve point type preceded by the word "notice" printed in twenty-four point type.

Witness:



This 13th day of June, 2003.

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE OF THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR STRUCTURE ON OR IN SUCH LAND. THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED, EXCEPTED OR RESERVED BY THIS INSTRUMENT. (This Notice is set forth pursuant to Act No. 255, approved September 10, 1965, as amended.)

CERTIFICATE OF RESIDENCE

I/we hereby certify, that the precise residence for the Grantee herein is as follows:

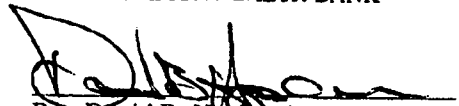
7145 Baltimore Annapolis Blvd.
Glen Burnie, MD 21061


Attorney or Agent for Grantee

IN WITNESS WHEREOF, said Grantor has hereunto set his/her hand and seal, the day and year first above-written.



FIRST COMMONWEALTH BANK

 (Seal)
By: David B. Hepler, Sr. Vice-President

Commonwealth of Pennsylvania

)

:SS:

County of Indiana

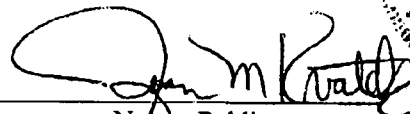
)

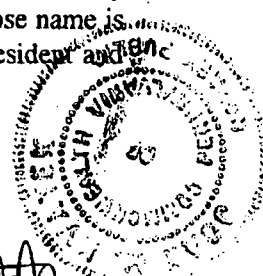
On this, the 20th day of May, 2003, before me, the undersigned officer, personally appeared, David B. Hepler, Sr. Vice President of First Commonwealth Bank, formerly known as Deposit Bank, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he, as such Sr. Vice President and being authorized to do so, executed the same for the purpose therein contained.

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

Notarial Seal
Joan M. Kvalek, Notary Public
Indiana Boro, Indiana County
My Commission Expires June 2, 2003

My Commission Expires: _____


Notary Public



HUD - 1 UNIFORM SETTLEMENT STATEMENT


OMB Approval No. 2502-0265

A. U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT				SETTLEMENT STATEMENT	
B. TYPE OF LOAN				6. File Number:	
1. FHA 2. FmHA 3. Conv. Unins. 4. VA 5. Conv. Ins.				7. Loan Number:	
				8. Mortgage Insurance Case Number	
C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals. NOTE: TIN = Taxpayer's Identification Number					
D. NAME AND ADDRESS OF BORROWER:		E. NAME, ADDRESS AND TIN OF SELLER:		F. NAME AND ADDRESS OF LENDER:	
John W. Plantholt Donna M. Plantholt 7145 Baltimore Anapolis Blvd., Glen Burnie, MD 21061		First Commonwealth Bank 800 Philadelphia Street Indiana, PA 15701		CSB Bank P.O. Box 29 Curwensville, PA 16833	
G. PROPERTY LOCATION:		H. SETTLEMENT AGENT NAME, ADDRESS AND TIN			
Box 72 Main Street Troutville, PA 15866		Hopkins Law Firm 900 Beaver Drive, DuBois, PA 15801 25-1728553			
		PLACE OF SETTLEMENT		I. SETTLEMENT DATE	
		900 Beaver Drive DuBois, PA 15801		06/13/2003	

J. SUMMARY OF BORROWER'S TRANSACTION		K. SUMMARY OF SELLER'S TRANSACTION	
100. GROSS AMOUNT DUE FROM BORROWER:		400. GROSS AMOUNT DUE TO SELLER:	
101. Contract sales price	10,000.00	401. Contract sales price	10,000.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (Line 1400)	835.00	403.	
104.		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes 06/13/2003-12/31/2003	11.99	406. City/town taxes 06/13/2003-12/31/2003	11.99
107. County taxes 06/13/2003-12/31/2003	67.33	407. County taxes 06/13/2003-12/31/2003	67.33
108. Assessments		408. Assessments	
109.		409.	
110. School Tax 6/13/03-6/30/03	28.00	410. School Tax 6/13/03-6/30/03	28.00
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	10,942.32	420. GROSS AMOUNT DUE TO SELLER	10,107.32
200. AMOUNTS PAID BY OR IN BEHALF OF BORROWER:		500. REDUCTIONS IN AMOUNT DUE TO SELLER:	
201. Deposit or earnest money	500.00	501. Excess deposit	500.00
202. Principal amount of new loan(s)	9,600.00	502. Settlement charges to seller (Line 1400)	2,072.07
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. County taxes	
212. Assessments		512. Assessments	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	10,100.00	520. TOTAL REDUCTION AMOUNT DUE SELLER	2,572.07
300. CASH AT SETTLEMENT FROM/TO BORROWER		600. CASH AT SETTLEMENT FROM/TO SELLER	
301. Gross amount due from borrower (Line 120)	10,942.32	601. Gross amount due to seller (Line 420)	10,107.32
302. Less amount paid by/for borrower (Line 220)	10,100.00	602. Less reduction in amount due seller (Line 520)	2,572.07
303. CASH FROM BORROWER	842.32	603. CASH TO SELLER	7,535.25

SELLER'S STATEMENT

The information contained in Blocks E, G, H, and I and on line 401 (or, if line 401 is asterisked, line 403 and 404) is important tax information and is being furnished to the Internal Revenue Service (see Seller Certification). If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. You are required to provide the Settlement Agent with your correct taxpayer identification number. If you do not provide the Settlement Agent with your correct taxpayer identification number, you may be subject to civil or criminal penalties imposed by law. Under penalties of perjury, I certify that the number shown on this statement is my correct taxpayer identification number.



 (Seller's Signature) First Commonwealth Bank

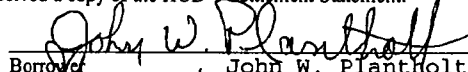
(Seller's Signature)

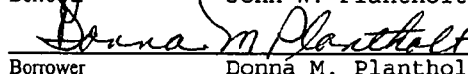
L. SETTLEMENT CHARGES

700. TOTAL SALES/BROKER'S COMMISSION based on price \$ 10,000.00 @	PAID FROM BORROWER'S FUNDS AT SETTLEMENT	PAID FROM SELLER'S FUNDS AT SETTLEMENT
Division of Commission (line 700) as follows:		
701. \$		
702. \$		
703. Commission paid at Settlement Coldwell Banker (POC \$500.00)		1,500.00
704.		
800. ITEMS PAYABLE IN CONNECTION WITH LOAN		
801. Loan Origination Fee \$		
802. Loan Discount \$		
803. Appraisal Fee to CSB	225.00	
804. Credit report to		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Fee to		
807. Assumption Fee		
808.		
809.		
810.		
811.		
900. ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE		
901. Interest from		
902. Mortgage Insurance Premium for		
903. Hazard insurance Premium for		
904.		
905.		
1000. RESERVES DEPOSITED WITH LENDER		
1001. Hazard insurance		
1002. Mortgage insurance		
1003. City Property Taxes		
1004. County Property Taxes		
1005. Annual assessments		
1006.		
1007.		
1008. Aggregate Accounting Adjustment		
1100. TITLE CHARGES		
1101. Settlement or closing fee to Hopkins Law Firm	50.00	50.00
1102. Abstract or title search to Rebecca Latimer	125.00	
1103. Title Examination to		
1104. Title insurance binder to		
1105. Document preparation to		
1106. Notary fees to		
1107. Attorney's fees to Hopkins Law Firm	250.00	250.00
(includes line numbers:		
1108. Title Insurance to		
(includes line numbers:		
1109. Lender's coverage \$ 0		
1110. Owner's coverage \$ 0		
1111.		
1112.		
1113.		
1200. GOVERNMENT RECORDING AND TRANSFER CHARGES		
1201. Recording fees: Deed \$ 30.00 Mortgage \$ 55.00 Release \$	85.00	
1202. City/cnty tax/stamps: Deed \$ Mortgage \$		
1203. State tax/stamps: Deed \$ Mortgage \$		
1204. PA 2% Realty Transfer Tax	100.00	100.00
1205. Recorder of Deeds - Corrective Deed		30.00
1300. ADDITIONAL SETTLEMENT CHARGES		
1301. Survey to		
1302. Pest inspection to		
1303. 2003 County and Township Taxes		142.07
1304.		
1305.		
1306.		
1307.		
1308.		
1400. TOTAL SETTLEMENT CHARGES (enter on lines 103, Section J and 502, Section K)	835.00	2,072.07

CERTIFICATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I received a copy of the HUD-1 Settlement Statement.


 Seller _____
 First Commonwealth Bank


 Borrower _____
 John W. Plantholt


 Borrower _____
 Donna M. Plantholt

Seller _____
 The HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds disbursed or to be disbursed by the undersigned as part of the settlement of this transaction.


 Settlement Agent _____
 Hopkins Law Firm

Date _____
 06/13/2003

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

Manufacturer Address
 Mobile Home Estates, Inc.
 R# 4
 Bryan, Ohio 43506

Date of Manufacture 4-11-90 HUD No. PFS 210955 Plant Number 1

Manufacturer's Serial Number and Model Unit Designation
M-0- 17791-1 2073

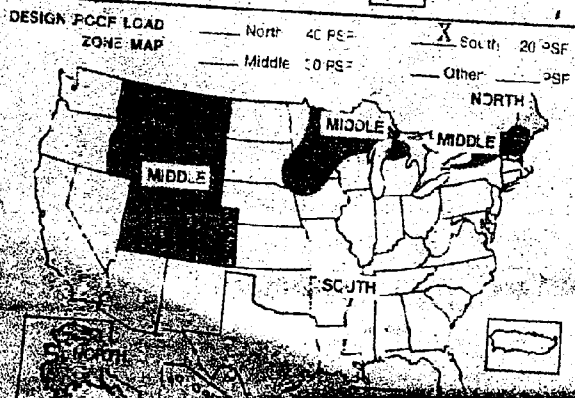
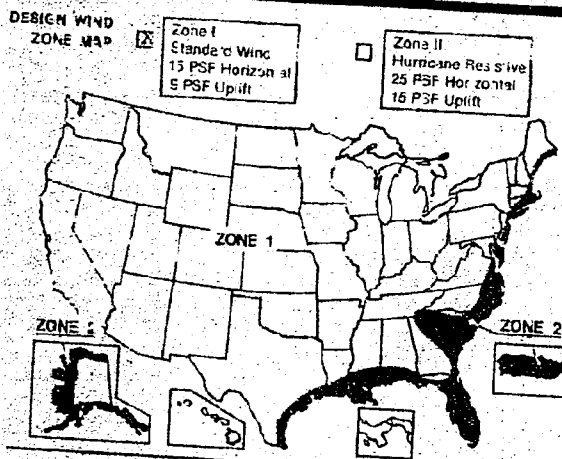
Design Approval by (D.A.P.A.)
PFS

COMPLIANCE CERTIFICATE

This manufactured home is designed to comply with the federal manufactured home construction and safety standards in force at time of manufacture.
 (For additional information, consult owner's manual.)

The factory installed equipment includes:

Equipment:	Manufacturer	Model Designation
For heating	<u>Intertherm</u>	<u>MG-065ABW-07</u>
For air cooling	<u>Whisper</u>	<u>SF300/5V</u>
For cooking	<u>Whisper</u>	<u>ET/40XSM20</u>
Refrigerator	<u>Whisper</u>	<u>ET/40XSM20</u>
Water heater	<u>Mor-Flo gas</u>	<u>240434</u>
Washer		
Clothes Dryer		
Dishwasher		
Garbage Disposal		
Fireplace		



STRUCTURAL DESIGN BASIS CERTIFICATE

HEATING AND COOLING DESIGN BASIS CERTIFICATE

This manufactured home has been built in accordance with the federal manufactured home code within climatic zone 2.
 Heating equipment manufacturer and model number: _____
 The above heating equipment has the capacity to heat this home at outdoor temperatures of _____
 To maximize furnace operating efficiency, this home should be installed where the outdoor temperature is _____ degrees Fahrenheit.
 The above information has been calculated using standard atmospheric pressure.

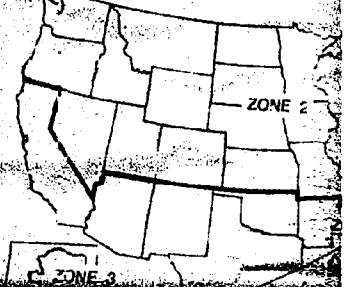
- ☐ Air conditioner provided at factory
- Air conditioner manufacturer and model number: _____
 Certified capacity _____
 The central air conditioning system is designed to maintain indoor temperatures of _____ F dry bulb.
- ☒ Air conditioner not provided at factory
- The air distribution system of this home is designed to provide cooling capacity of _____ Btu/h.
- The supply air distribution system installed is a central air conditioning system of up to _____ Btu/h, certified in accordance with the appropriate standards, when the air circulation of the coil, on static pressure or greater for heating or cooling supply air duct system.
- ☐ Air conditioning not recommended
- The air distribution system of this home is designed to provide cooling capacity of _____ Btu/h with a central air conditioning system.

INFORMATION PROVIDED BY HOMEOWNER NECESSARY TO CALCULATE

- Walls (with and without windows and doors) _____
- Ceilings and roofs of light color _____
- Ceilings and roofs of dark color _____
- Floors _____
- Air ducts in floor _____
- Air ducts in ceiling _____
- Air ducts installed outside the home _____
- The following are the duct areas in this home:
- Air ducts in floor _____
- Air ducts in ceiling _____
- Air ducts outside the home _____

To determine the required capacity of equipment for a cooling load (heat gain) calculation is required. The following information and the structure of the home, can be used to provide the greatest comfort when their cooling load. Each home's air conditioner should be selected by the American Society of Heating, Refrigerating and Air Conditioning Engineers (ASHRAE) Handbook of Fundamentals, once the location and climate are known.

OUTDOOR WINTER DESIGN TEMPERATURE



Manufacturer Address
Mobile Home Estates, Inc.
 R# 4
 Bryan, Ohio 43506

Plant Number 1

HUD No. PFS 210955

Manufacturer's Serial Number and Model Unit Designation
M-0- 17791-1 2073

Design Approval By (D.A.P.A.)
PFS

This home is designed to comply with the federal manufactured home construction and safety standards in force at time of manufacture. For additional information, consult owner's manual.

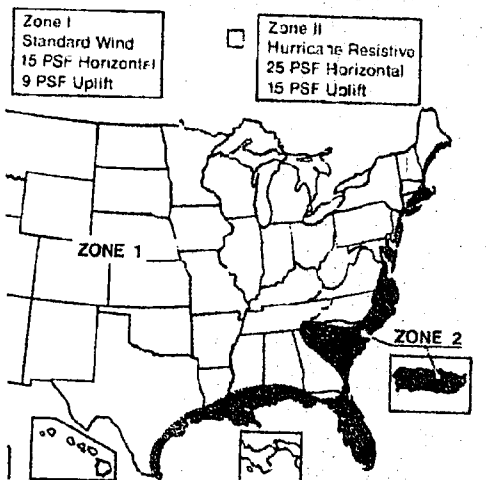
Installed equipment includes:

Manufacturer Model Designation
Intertherm MCH0654BNV-07

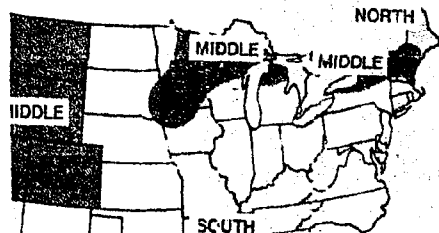
Whisper 553HP/SV

Whisper ET/444XSMD

Mor-Flo gas ZULOW 3U



North 40 PSF South 20 PSF
 Middle 30 PSF Other PSF



HEATING AND COOLING DESIGN BASIS CERTIFICATE

COMFORT HEATING

This manufactured home has been thermally insulated to conform with the requirements of the federal manufactured home construction and safety standards for all locations within climatic zone 2.

Heating equipment manufacturer and model (see list at left)

The above heating equipment has the capacity to maintain an average 73° F temperature in this home at outdoor temperatures of -52 F.

To maximize furnace operating economy, and to conserve energy, it is recommended that this home be installed where the outdoor winter design temperature (E71/4°) is not higher than -15 degrees Fahrenheit.

The above information has been calculated assuming a maximum wind velocity of 15 mph at standard atmospheric pressure.

COMFORT COOLING

☐ Air conditioner provided at factory (Alternate I)

Air conditioner manufacturer and model (see list at left):

Certified capacity — B.T.U./hour in accordance with the appropriate air conditioning and refrigeration institute standards.

The central air conditioning system provided in this home has been sized assuring an orientation of the front (hitch end) of the home facing . On this basis the system is designed to maintain an indoor temperature of 75° F when outdoor temperatures are F dry bulb and F wet bulb.

The temperature to which this home can be cooled will change depending upon the amount of exposure of the windows of this home to the sun's radiant heat. Therefore, the home's heat gains will vary dependent upon its orientation to the sun and any permanent shading provided. Information concerning the calculation of cooling loads at various locations, window exposures and shadings are provided in Chapter 22 of the 1981 edition of the ASHRAE Handbook of Fundamentals.

Information necessary to calculate cooling loads at various locations and orientations is provided in the special comfort cooling information provided with this home.

☒ Air conditioner not provided at factory (Alternate II)

The air distribution system of this home is suitable for the installation of central air conditioning.

The supply air distribution system installed in this home is sized for a manufactured home central air conditioning system of up to 40,633 B.T.U./hr. rated capacity which are certified in accordance with the appropriate air conditioning and refrigeration institute standards, when the air circulators of such air conditioners are rated at 0.3 inch water column static pressure or greater for the cooling air delivered to the manufactured home supply air duct system.

Information necessary to calculate cooling loads at various locations and orientations is provided in the special comfort cooling information provided with this manufactured home.

☐ Air conditioning not recommended (Alternate III)

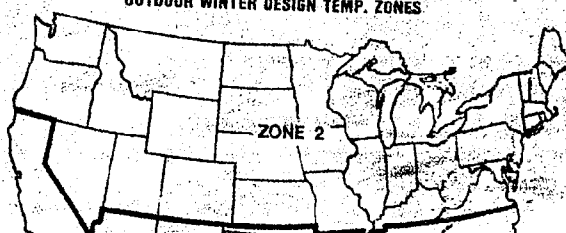
The air distribution system of this home has not been designed in anticipation of its use with a central air conditioning system.

**INFORMATION PROVIDED BY THE MANUFACTURER
 NECESSARY TO CALCULATE SENSIBLE HEAT GAIN**

Walls (without windows and doors)	U" <u>.097</u>
Ceilings and roofs of light color	U" <u>.057</u>
Ceilings and roofs of dark color	U" <u>.057</u>
Floors	U" <u>.108</u>
Air ducts in floor	U" <u>.110</u>
Air ducts in ceiling	U" <u>0</u>
Air ducts installed outside the home	U" <u>0</u>
The following are the duct areas in this home:	
Air ducts in floor	<u>87</u> sq. ft.
Air ducts in ceiling	<u>0</u> sq. ft.
Air ducts outside the home	<u>0</u> sq. ft.

To determine the required capacity of equipment to cool a home efficiently and economically, a cooling load (heat gain) calculation is required. The cooling load is dependent on the orientation, location and the structure of the home. Central air conditioners operate most efficiently and provide the greatest comfort when their capacity closely approximates the calculated cooling load. Each home's air conditioner should be sized in accordance with Chapter 22 of the American Society of Heating, Refrigerating and Air Conditioning Engineers (ASHRAE) Handbook of Fundamentals, once the location and orientation are known.

OUTDOOR WINTER DESIGN TEMP. ZONES



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

DEPOSIT BANK,	:	NO. 02 - 382 - C.D.
	:	
Plaintiff	:	
	:	
VS.	:	
	:	
JOSEPH L. FYOCK and	:	
DEBRA I. FYOCK,	:	
	:	
Defendants	:	

NOTICE OF SHERIFF'S SALE OF REAL ESTATE

PURSUANT TO PENNSYLVANIA RULE OF CIVIL PROCEDURE 3129.2

TO: JOSEPH L. FYOCK	DEBRA I. FYOCK
1220 Grant Street	1220 Grant Street
Reynoldsville, PA 15851	Reynoldsville, PA 1581

DEPOSIT BANK
52 North Main Street
Falls Creek, PA 15840

TAKE NOTICE that by virtue of the above Writ of Execution issued of the Court of Common Pleas of Clearfield County, Pennsylvania, and to the Sheriff of Clearfield County, directed, there will be exposed to Public Sale in the Sheriff's Office, Clearfield County Courthouse, Clearfield, Pennsylvania, on FRIDAY, OCTOBER 4, 2002, at 10:00 a.m. clock M., the following described real estate of which JOSEPH L. FYOCK and DEBRA I. FYOCK are the reputed owners:

See Schedule A attached hereto.

The said Writ of Execution was issued on a judgment in mortgage foreclosure action of Deposit Bank vs. JOSEPH L. FYOCK and DEBRA I. FYOCK at No. 02-382-C.D. in the amount of \$22,566.22.

Claims against property must be filed at the Office of the Sheriff before above sale date.

Claims to proceeds must be made with the Office of the Sheriff before distribution.

Schedule of Distribution will be filed with the Office of the Sheriff on OCTOBER 7,
2002.

Exceptions to Distribution of a Petition to Set Aside the Sale must be filed with the Office of the Sheriff no later than ten (10) days from the date when Schedule of Distribution is filed in the Office of the Sheriff.

Chester A. Hawkins
Sheriff of Clearfield County
by Cynthia Lita-Cuybenbaugh

ALL those two certain pieces or parcels of land situate in the Borough of Troutville, Clearfield County, Pennsylvania, bounded and described as follows:

THE FIRST THEREOF: BEGINNING at a post on Twelve (12) foot alley; thence along said alley N.W. Two hundred and eighteen (218) feet to a post on 20 foot Alley; thence along said alley fifty (50) feet to a post; thence S.E. along lot now or formerly of Kate Schoch two hundred and eighteen (218) feet to post on Main Street; thence along said Main Street fifty (50) feet to place of beginning. being known as Lot No. 30 in plot of said borough.

THE SECOND THEREOF: BEGINNING at a post on Main Street of said Borough, also corner of No. 30, thence along said Main Street fifty (50) feet to post also corner of Lot No. 32; thence along said lot One hundred and sixty nine (169) feet to a post; thence West along Lot now or formerly of Elvin Freas Seventy (70) feet to post on 20 foot alley; thence along Lot No. 30 Two hundred and eighteen (218) feet, to place of beginning.

BEING the same premises conveyed to Joseph L. Fyock and Debra I. Fyock, husband and wife, via deed of Harry E. Shepler, III and Traci A. Shepler, husband and wife dated April 25, 1996 and recorded in the Office of the Recorder of Deeds for Clearfield County.

SEIZED, taken in execution to be sold as the property of JOSEPH L. FYOCK AND DEBRA I. FYOCK, at the suit of DEPOSIT BANK. JUDGMENT NO. 02-382-CD.

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

IN RE: John W. & Donna M. Plantholt,
1990 Estate mobile home,
serial # M-0-17791-1

NO. 03-1133-CD

John W. & Donna M. Plantholt
7145 Baltimore Annapolis Blvd.
Glen Burnie, MD 21061
410-766-3213

ORDER AND RULE

AND NOW, this _____ day of _____, 2003, upon consideration of the foregoing Petition, and upon motion of John W. & Donna M. Plantholt.
IT IS HEREBY ORDERED, DIRECTED, AND DECREED that a Rule to Show Cause be issued to show cause why the requested relief should not be granted.
Said Rule shall be returnable on the _____ day of _____, 2003, Courtroom Number _____, at _____ o'clock _____ m. in the Clearfield County Courthouse, Clearfield, Pennsylvania.

BY THE COURT:

Original to CA