

03-1582-CD
W & W. FARM SUPPLY, INC. vs. DAN F. GEARHART, Sr. et al

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

W & W FARM SUPPLY, INC. d/b/a
CLEARFIELD AGWAY,
Plaintiff

vs.

DAN E. GEARHART, SR. a/k/a DAN E.
GEARHART and BETSY R. GEARHART,
Defendants

No. 2003- 1582-09

Type of Case:
CIVIL

Type of Pleading:
COMPLAINT

Filed on Behalf of:
PLAINTIFF

Counsel for This Party:
Peter F. Smith, Esquire
Supreme Court No. 34291
30 South Second Street
P.O. Box 130
Clearfield, PA 16830
(814) 765-5595

FILED

OCT 22 2003

William A. Shaw
Prothonotary

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

W & W FARM SUPPLY, INC. d/b/a	:	
CLEARFIELD AGWAY,	:	
Plaintiff	:	No. 2003-
	:	
	:	
vs.	:	
	:	
	:	
DAN E. GEARHART, SR. a/k/a DAN E.	:	
GEARHART and BETSY R. GEARHART,	:	
Defendants	:	
	:	

NOTICE TO DEFEND

You have been sued in Court. If you wish to defend against the claims set forth in the following pages, you must take action within twenty (20) days after this Complaint and Notice are served, by entering a written appearance personally or by attorney and filing in writing with the Court your defenses or objections to the claims set forth against you. You are warned that if you fail to do so, the case may proceed without you, and a judgment may be entered against you by the Court without further notice for any money claimed in the Complaint or for any other claim or relief requested by the Plaintiff. You may lose money or other rights important to you.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE OR CANNOT AFFORD A LAWYER, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

COURT ADMINISTRATOR
Clearfield County Courthouse
Market and Second Streets
Clearfield, PA 16830
(814) 765-2641

AMERICANS WITH DISABILITIES ACT OF 1990

The Court of Common Pleas of Clearfield County is required by law to comply with the Americans with Disabilities Act of 1990. For information about accessible facilities and reasonable accommodations available to disabled individuals having business before the Court, please contact our office. All arrangements must be made at least 72 hours prior to any hearing or business before the Court. You must attend the scheduled conference or hearing.

Clearfield County Court Administrator
Clearfield County Courthouse
Market and Second Streets
Clearfield, PA 16830
(814) 765-2641

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

W & W FARM SUPPLY, INC. d/b/a	:	
CLEARFIELD AGWAY,	:	
Plaintiff	:	No. 2003-
	:	
vs.	:	
	:	
	:	
DAN E. GEARHART, SR. a/k/a DAN E.	:	
GEARHART and BETSY R. GEARHART,	:	
Defendants	:	
	:	

COMPLAINT

COMES NOW, W & W FARM SUPPLY, INC. d/b/a CLEARFIELD AGWAY, by its attorney Peter F. Smith, who makes the following averments in support of this complaint:

1. W & W Farm Supply, Inc. is the Plaintiff. It does business under the fictitious name of Clearfield Agway. It is a Pennsylvania business corporation with principal office at 7 West Second Avenue, Clearfield, Pennsylvania 16830.
2. The Defendants are Dan E. Gearhart, Sr. a/k/a Dan E. Gearhart and Betsy R. Gearhart, husband and wife, who reside at R.R. 1 Box 418, Clearfield, Pennsylvania 16830.
3. Clearfield Agway sells farm equipment and supplies.
4. Mr. and Mrs. Gearhart have maintained a charge account with Clearfield Agway for many years.
5. The terms of the account are stated on the second side of Clearfield Agway's sales

invoices.

6. Amounts charged by Clearfield Agway customers are to be paid within 30 days of the statement date on which they are first reported.

7. Balances not paid within that 30 day period incur a finance charge of 1 1/2% per month thereafter.

8. Item Number 5 of Clearfield Agway's Regular Account Commercial Credit Agreement also entitles it to collect attorney fees together with additional costs and expenses of collection if a delinquent account is placed with an attorney.

9. The balance owed by Defendants to Clearfield Agway under this account as of September 1, 2003 is \$145,303.40 which includes principal and interest.

10. A summary of account charges, interest and the account balance is attached hereto and incorporated herein by reference as Plaintiff's Exhibit A.

11. Attached hereto and incorporated herein by reference as Plaintiff's Exhibit B1 through B185 is a complete set of the invoices representing the charges to this account by the Defendants which comprise the balance owed.

12. Clearfield Agway has sent Defendants monthly statements of the amount owed during the relevant period.

13. Demand has been made upon the Defendants to pay the account in full, but they have failed to do so and have not paid anything toward the reduction of this account since November 29, 2000.

14. Written final demand was made on Defendants by letter dated September 24, 2003

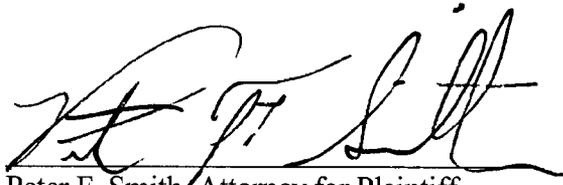
and sent by U. S. Postal Service Certified Mail. A true and correct copy of said letter and the receipts for certified mail are attached hereto and incorporated herein by reference as Plaintiff's Exhibit C-1 and C-2.

WHEREFORE, Plaintiff prays this Honorable Court to enter judgment in its favor and against Defendants in the amount of \$145,303.40, together with interest accruing at 1 1/2% per month (or 18% per annum) and court costs.

Respectfully submitted,

Date:

10-10-03



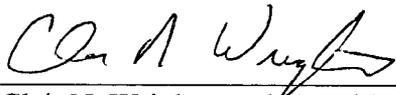
Peter F. Smith, Attorney for Plaintiff

VERIFICATION

I verify that the statements made in this Complaint are true and correct. I understand that false statements herein are made subject to the penalties of 18 Pa.C.S. §4904 relating to unsworn falsification to authorities.

W & W FARM SUPPLY, INC. d/b/a
Clearfield Agway

Dated: 10/7/03



Clair N. Wriglesworth, President

FILED

611.16 Ba 3 cct 6 10/22/03

OCT 22 2003

William A. Shaw
Prothonotary

PETER F. SMITH
ATTORNEY
30 SOUTH SECOND STREET
P.O. BOX 130
CLEARFIELD, PA. 16830

①

Dan Gearhart

Charge		Paid		FC	Balance
2-1-99					31423.83
2/3/99	12.24	2/3/99	2500.00		28936.07
2/5/99	99.80				29035.87
2/9/99	1100.00				30135.87
2/9/99	126.00				30261.87
2/13/99	207.55				30469.42
2/17/99	63.50				30532.92
2/18/99	1100.00				31632.92
2/18/99	43.46				31676.38
2/20/99	178.88	2/20/99	2000.00		29855.26
2/23/99	1606.50				31461.76
2/24/99	61.25				31523.01
2/26/99	73.97	2/26/99	2000.00		29596.98
3/5/99	130.45			3/1/99 371.97	30099.40
3/8/99	61.25				30160.65
3/10/99	88.98				30249.63
3/10/99	1311.75				31561.38
3/17/99	141.47				31702.85
3/18/99	155.55				31858.40
3/19/99	114.75				31973.15
3/20/99	287.60				32260.75
3/22/99	106.65				32367.40
3/26/99	1360.00				33727.40
3/29/99	145.23				33872.63
4/3/99	1901.64			4/1/99 449.53	36223.80
4/10/99	156.89				36380.69
4/16/99	202.84				36583.53
4/17/99	24.50				36608.03

EXHIBIT A

Charge	Pa'd	Finance Charge	Balance
4/20/99 1372.25			37980.28
4/20/99 132.99	4/20/99 2500.00		35613.27
4/23/99 70.90			35684.17
4/27/99 63.50			35747.67
4/30/99 52.25			35799.92
5/4/99 53.20	5/4/99 2500.00	5/1/99 477.33	33830.45
5/5/99 1350.82			35181.27
5/6/99 39.00			35220.27
5/8/99 139.00			35357.27
5/10/99 46.91			35406.18
5/13/99 55.43			35461.61
5/15/99 147.04			35608.65
5/17/99 37.96			35646.61
5/18/99 82.30			35728.91
5/19/99 164.50			35893.41
5/20/99 153.25			36046.66
5/21/99 164.60			36211.26
5/26/99 105.73			36316.99
5/29/99 2123.20			38440.19
5/29/99 1818.28			40258.47
6/1/99 99.89		6/1/99 506.66	40865.02
6/2/99 144.95			41009.97
6/7/99 19.99			41029.96
6/9/99 151.48			41181.44
6/10/99 496.25			41677.69
6/11/99 7.96			41685.65
6/12/99 34.95			41720.60
6/12/99 1782.30			43502.90

Dan Gearhart

Charge	Paid	F.C.	Balance
6/15/99 56.23			43559.13
6/15/99 1576.00			45135.13
6/15/99 1601.00			46736.13
6/15/99 4218.35			50954.48
6/17/99 40.48	6/17/99 12000.00		38994.96
6/18/99 16.00			39010.96
6/18/99 382.20			39393.16
6/21/99 1827.85			41221.01
6/21/99 298.09			40922.92
6/25/99 24.95			40947.87
6/28/99 19.99			40967.86
7/1/99 117.15		7/1/99 334.26	41419.27
7/2/99 46.98			41466.25
7/7/99 17.99			41484.24
7/9/99 1950.00			43434.24
7/9/99 1878.03			45312.27
7/12/99 93.94			45406.21
7/19/99 49.94	7/16/99 2500.00		42956.15
7/19/99 11.45	7/19/99 2000.00		40967.60
7/24/99 1061.28			42028.88
7/27/99 111.94			42140.82
7/28/99 359.80			42500.62
7/28/99 76.00			42576.62
7/29/99 1794.26			44370.88
8/4/99 1073.31		8/1/99 552.03	45496.22
8/9/99 92.44			46088.66
8/12/99 100.98			46189.64
8/12/99 24.45			46165.19

Roughly where payments

Charge		Paid		F.C.		Balance
8/8/99	3135.95					49301.14
8/21/99	162.37	8/21/99	500.00			48963.51
8/21/99	19.99	8/30/99	1000.00			47983.50
9/8/99	54.94			9/1/99	650.98	48689.42
9/10/99	4322.28					53011.70
9/14/99	114.74					53126.44
9/22/99	98.87					53225.31
9/24/99	30.00					53255.31
9/24/99	1135.62					54390.93
9/27/99	21.99					54412.92
9/30/99	2072.00					56484.92
9/30/99	351.00					56835.92
10/4/99	179.88	10/4/99	1000.00	10/1/99	729.52	56745.32
10/4/99	25.41					56770.73
10/6/99	1830.40					58601.13
10/7/99	76.93	10/7/99	1000.00			57678.06
10/15/99	260.00					57938.06
10/16/99	65.00					58003.06
10/16/99	184.93					58187.99
10/20/99	1707.15					59895.14
10/30/99	193.63	10/30/99	2000.00			58088.77
10/30/99	109.99					58198.76
11/3/99	1432.86			11/1/99	803.48	60435.10
11/8/99	12.50					60447.60
11/13/99	203.92					60651.52
11/29/99	1109.52					61761.04
11/30/99	139.90	11/30/99	1000.00			60900.94
12/7/99	-16.03			12/1/99	870.03	61754.94

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Dan Gearhart

Charge		Paid		F.C.		Balance
12/8/99	1377.75					63132.69
12/15/99	1078.69					64211.38
12/28/99	1087.94					65299.32
1/5/00	1602.00			1/1/00	926.32	67827.64
1/21/00	205.10	1/21/00	1000.00			67032.74
1/21/00	7.98					67040.72
1/24/00	1334.64					68375.36
2/1/00	15.95			2/1/00	978.38	69362.69
2/8/00	1972.62					71342.31
2/8/00	57.49	2/8/00	4000.00			67399.80
2/14/00	231.94					67631.74
2/22/00	69.99					67701.73
2/26/00	227.97	2/26/00	1000.00			66929.70
2/29/00	1704.30					68634.00
3/6/00	1678.19			3/1/00	965.31	71277.50
3/28/00	1973.40					73250.90
4/14/00	1412.04	4/11/00	4000.00	4/1/00	1043.99	71706.93
4/28/00	843.70					72550.63
5/5/00	1415.70			5/1/00	1054.42	75020.75
5/20/00	784.00	5/19/00	4000.00			71804.75
5/27/00	208.79	5/27/00	1000.00			71013.54
5/27/00	- 7.50					71006.04
5/27/00	1463.18					72469.22
5/31/00	3370.58					75839.80
6/22/00	1456.32			6/1/00	1028.96	78325.08
6/29/00	1783.60	6/24/00	1000.00			79108.68
6/30/00	1458.40					80566.68
7/11/00	1279.20			7/1/00	1087.47	82933.35

Charge		Paid		FC		Balance
7/26/00	1676.25					84609.60
7/28/00	3080.23					87689.83
8/11/00	1364.52			8/1/00	1224.81	90279.16
8/29/00	1824.24	8/24/00	8000.00			84103.40
9/5/00	1728.54			9/1/00	1213.72	87045.66
9/19/00	1482.77					88528.43
9/29/00	1951.44	9/29/00	1500.00			88979.87
10/13/00	852.63			10/1/00	1257.26	91089.76
10/24/00	1951.44					93041.20
		11/29/00	900.00	11/1/00	1353.56	93494.76
12/5/00	900.56			12/1/00	1402.42	95797.74
				1/1/01	1423.46	97221.20
				2/1/01	1458.32	98679.52
				3/1/01	1458.32	100137.84
				4/1/01	1458.32	101596.16
				5/1/01	1458.32	103054.48
				6/1/01	1458.32	104512.80
				7/1/01	1458.32	105971.12
				8/1/01	1458.32	107429.44
				9/1/01	1458.32	108887.76
				10/1/01	1458.32	110346.08
				11/1/01	1458.32	111804.40
				12/1/01	1458.32	113262.72
				1/1/02	1458.32	114721.04
				2/1/02	1458.32	116179.36
				3/1/02	1458.32	117637.68
				4/1/02	1458.32	119096.00
				5/1/02	1458.32	120554.32

(4)

Dan Gearhart

Charge

Paid.

F.C.

Balance

9/2/03 1415.96

6/1/02	1458.32	122012.64
7/1/02	1458.32	123470.96
8/1/02	1458.32	124929.28
9/1/02	1458.32	126387.60
10/1/02	1458.32	127845.92
11/1/02	1458.32	129304.24
12/1/02	1458.32	130762.56
1/1/03	1458.32	132220.88
2/1/03	1458.32	133679.20
3/1/03	1458.32	135137.52
4/1/03	1458.32	136595.84
5/1/03	1458.32	138054.16
6/1/03	1458.32	139512.48
7/1/03	1458.32	140970.80
8/1/03	1458.32	142429.12
9/1/03	1458.32	143887.44



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000176 02/03/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#012	GEARDA	99/02/03-11 36 26		002 SUE		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
70	HOME/PET/SALT			1EA	7.25		7.2
70	HOME/PET/SALT			1EA	4.99		4.9
THANK YOU FOR YOUR PATRONAGE!							
TOTAL							12.2

NET DUE ON 03/31/99

7208015

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

12.24

Thank You

EXHIBIT
 B-1

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

1. **Payments Required** - The amount due in full is to be paid by the next monthly statement date. **THIS IS NOT AN INSTALLMENT OR REVOLVING CHARGE AGREEMENT.**
2. **Finance Charge** - If payment is not made within the time specified above, a **Finance Charge (LATE CHARGE)** will be assessed. The Finance Charge will be determined by multiplying the **Finance Charge Base** by the appropriate monthly rate for the state of residence as shown on the "Past Due Finance Charge Schedule."
3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
4. **Monthly statements** - Buyer will receive a monthly statement showing the Previous Balance (last month's NEW BALANCE), New Balance, Amount Due, Finance Charge Base, **FINANCE CHARGE**, purchases, payments and credits. Payments received will be applied first to accrued **FINANCE CHARGES** and then to the oldest outstanding amounts due.
5. If this account is placed with an attorney for collection, Buyer agrees to pay reasonable attorney's fees, together with additional costs and expenses of collection.
6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

1. PURCHASES WILL CONSTITUTE ACCEPTANCE OF THE ABOVE TERMS.
2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
3. YOU MAY AT ANY TIME PAY THE FULL UNPAID BALANCE.

AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

* PLEASE NOTE

While Agway will not impose any FINANCE CHARGE in violation of state law, Agway may impose and Buyer agrees to pay a FINANCE CHARGE different from the above schedule if permitted by state law.

1000002



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000199 02/05/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#011	GEARDA	99/02/05-13 22 32		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
40	FARM SUPPLIES		7EA	2.99		20.93
CALCIUM GLUCONATE						
40	FARM SUPPLIES		3EA	2.99		8.97
DEXTROSE SOLUTION						
10	BAG FEED		2EA	34.95		69.90
MAXI BLUE						
THANK YOU FOR YOUR PATRONAGE!				TOTAL		99.80

NET DUE ON 03/31/99
 7208052

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X *[Signature]*

SUBTOTAL

TAX

TOTAL

99.80

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

ORIGINAL

Thank You

B-2

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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1. **Payments Required** - The amount due in full is to be paid by the next monthly statement date. **THIS IS NOT AN INSTALLMENT OR REVOLVING CHARGE AGREEMENT.**
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 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
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5. If this account is placed with an attorney for collection, Buyer agrees to pay reasonable attorney's fees, together with additional costs and expenses of collection.
6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

1. PURCHASES WILL CONSTITUTE ACCEPTANCE OF THE ABOVE TERMS.
2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
3. YOU MAY AT ANY TIME PAY THE FULL UNPAID BALANCE.

AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

* PLEASE NOTE

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98-0075



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000249 02/09/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/02/09-08 23 20		001	CLAIR	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
12	BULK FEED DAN GEARHEART TMR CONCENTRATE THANK YOU FOR YOUR PATRONAGE!		8000	LB	0.1375		1100.00
					TOTAL		1100.00
<i>Chay</i>							
7208094					SUBTOTAL		
					TAX		
					TOTAL		1100.00
<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X							

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN
 IS FOR FEEDING PURPOSES ONLY

Thank You

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
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6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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000268 02/09/9

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 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/02/09-15 52 42		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
10	BAG FEED			8EA	6.50	52.0
10	COMPLETE CALF 1			4EA	12.25	49.0
70	HEIFER GRO PAK			2EA	7.25	14.5
80#	TM SALT			2EA	5.25	10.5
70	HOME/PET/SALT					
50#	TM SALT BLOCK					
THANK YOU FOR YOUR PATRONAGE!						
					TOTAL	126.0

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PURCHASER'S SIGNATURE

X

SUBTOTAL	
TAX	
TOTAL	126.00

7208108

ORIGINAL

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Thank You

B-4

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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000316 02/13/99

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 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/02/13-12 12 56		001 CLAIR	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE
10	SOYBEAN MEAL BAG FEED		15	EA	12.75	191.25
10	BICARB BAG FEED		1	EA	10.50	10.50
70	MIXING SALT HOME/PET/SALT		1	EA	5.80	5.80
THANK YOU FOR YOUR PATRONAGE!					TOTAL	207.55

7208149

ORIGINAL

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PURCHASER'S SIGNATURE

X

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SUBTOTAL

TAX

TOTAL

207.55

Thank You

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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***PAST DUE FINANCE CHARGE SCHEDULE**

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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PA 16830

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000342 02/17/99

SOLD TO:

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 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/02/17-12	49 04	005 GREG	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
10 GRO PAK	BAG FEED		2EA	12.25		24.50
10 C C 1	BAG FEED		6EA	6.50		39.00
THANK YOU FOR YOUR PATRONAGE!						
TOTAL						63.50

7208166

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THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.		SUBTOTAL	
PURCHASER'S SIGNATURE		TAX	
X	<i>[Signature]</i>	TOTAL	63.50

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-6

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0010027



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 7 W SECOND AVE
 CLEARFIELD

PAGE # 1

PA 16830

000352 02/18/99

SOLD TO:

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 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
S#001	R#001	GEARDA	99/02/18-11 22 40			003 LDIS	
12		BULK FEED		80LB	13.75		1100.00
		TMR CONCENTRATE MASH					
		THANK YOU FOR YOUR PATRONAGE!					
		<i>Charge</i>					
					TOTAL		1100.00
<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X						SUBTOTAL	
						TAX	
						TOTAL	1100.00

7208173

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-7

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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8719087



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PA 16830

PAGE # 1

000354 02/18/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/02/18-12 11 50		003 LDIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE
40	FARM SUPPLIES			2EA	0.99	1.98
PAINTSTIK						
40	FARM SUPPLIES			1EA	21.49	21.49
OXY-TET 100						
40	FARM SUPPLIES			1EA	19.99	19.99
PAPER TOWELS						
THANK YOU FOR YOUR PATRONAGE!						
					TOTAL	43.46

7208177

ORIGINAL

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PURCHASER'S SIGNATURE
 X *[Signature]*

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL	
TAX	
TOTAL	43.46

Thank You

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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7718007



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000406 02/20/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/02/20-12 43 36		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
10	BAG FEED			2EA	34.95		69.90
10	MAXI BLUE BAG FEED			6EA	6.50		39.00
40	COMPLETE CALF 1 W/BOVETEC FARM SUPPLIES			2EA	34.99		69.98
					TOTAL		178.88

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

178.88

7208225

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-9

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
3. YOU MAY AT ANY TIME PAY THE FULL UNPAID BALANCE.

AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

* PLEASE NOTE

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500000



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000421 02/23/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#011	GEARDA	99/02/23-08 29 01		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX A X	EXTENDED PRICE
12	BULK FEED		11.9000	LB	135.00		1606.50
GEARHART TMR CONC	THANK YOU FOR YOUR PATRONAGE!						
					TOTAL		1606.50

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

1606.50

7208244

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-10

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

1. **Payments Required** - The amount due in full is to be paid by the next monthly statement date. **THIS IS NOT AN INSTALLMENT OR REVOLVING CHARGE AGREEMENT.**
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3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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11/20/85



CLEARFIELD AGWAY
 814-765-9044
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 CLEARFIELD

PA 16830

PAGE # 1

000447 02/24/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/02/24-14	00 41	003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
10	BAG FEED		SEA	12.25		61.25
GRO PAK PELLETS						
THANK YOU FOR YOUR PATRONAGE!						
TOTAL						61.25

7208265

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.
 PURCHASER'S SIGNATURE
 X *Dan E. Gearhart*

SUBTOTAL	
TAX	
TOTAL	61.25

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-11

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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300000



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 CLEARFIELD

PA 16830

PAGE # 1

000471 02/26/95

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#011	GEARDA	99/02/26-14	52 31	006 ERIC	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE
10	BAG FEED		10	EA	6.50	65.00
40	FARM SUPPLIES		2	EA	2.99	5.98
40	FARM SUPPLIES		1	EA	2.99	2.99
THANK YOU FOR YOUR PATRONAGE!					TOTAL	73.97

7208283

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

73.97

Thank You

B-12

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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8800007



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PAGE # 1

PA 16830

000543 03/05/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER				SALESPERSON	
S#001	R#002	GEARDA	99/03/05-14	05 40	002 SUE	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
90	AUTOMOTIVE SUPPLIES		1EA	1.30		1.30
10	BAG FEED <i>Maxi Blue</i>		2EA	34.95		69.90
10	BAG FEED <i>Complete Calf</i>		8EA	6.50		52.00
70	HOME/PET/SALT <i>TM salt 80*</i>		1EA	7.25		7.25
TOTAL						130.45

7208349

ORIGINAL

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PURCHASER'S SIGNATURE
 X *[Signature]*

SUBTOTAL	
TAX	
TOTAL	130.45

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-13

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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***PAST DUE FINANCE CHARGE SCHEDULE**

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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7002605



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

000571 03/08/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/03/08-14 35 01		002 SUE	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
10	BAG FEED		5EA	12.25		61.25
				TOTAL		61.25

7208367

ORIGINAL

<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X <i>[Signature]</i>		SUBTOTAL	
		TAX	
		TOTAL	61.25

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-14

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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*** PAST DUE FINANCE CHARGE SCHEDULE**

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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7000105



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000593 03/10/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/03/10-12 46 08		002 SUE		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
40	FARM SUPPLIES <i>Tomorrow</i>			1EA	16.99		16.99
10	BAG FEED			8EA	6.50		52.00
COMPLETE CALF I							
40	FARM SUPPLIES			1EA	19.99		19.99
NORTH RIVER TOWELS							
TOTAL							88.98

7208385

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

88.98

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-15

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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7000005



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000599 03/10/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/03/10-16 03 32		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
12 TMR MIX	BULK FEED		9.9000	LB	132.50		1311.75
					TOTAL		1311.75
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL	1311.75	

7208392

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-16

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

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6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0710 05



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000654 03/17/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/03/17-13 28 33		002 SUE		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44501900	ACID SANITIZER-DESCE ND-1 GAL		1	EA	24.99		24.99
44101800	SUPPLEMENT-CAL-C-FRE SH GEL		2	EA	4.99		9.98
92156401	GEAR OIL EP 80W-90 2 1/2 GAL		3	EA	14.00		42.00
12129332	COMPLETE CALF I (BOV) 50 LB		8	BBG	6.50		52.00
72753600	SALT BLOCK-TRACE MIN ERAL 50 LB		1	EA	5.25		5.25
72752200	SALT-TRACE MINERAL 8 0 LB		1	BBG	7.25		7.25
					TOTAL		141.47

7208445

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

[Handwritten Signature]

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

141.47

ORIGINAL

Thank You

B-17

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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2782-07



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000669 03/18/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/03/18-15 59 28		001 CLAIR	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X EXTENDED PRICE
17316010	SOYBEAN MEAL HI PRO 100 LB			9BG	12.75	114.75
18344030	SODIUM BICARB 50 LB			1BG	10.50	10.50
12612630	GRO:PAK PEL 50 LB			2BG	12.25	24.50
72711400	SALT MIXING-80 LB			1BG	5.80	5.80
					TOTAL	155.55

7208472

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 PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	155.55

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-18

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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 CLEARFIELD

PA 16830

PAGE # 1

000691 03/19/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/03/19-16 08 59		002 SUE	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX A X	EXTENDED PRICE
17316010	SOYBEAN MEAL HI PRO 100 LB		986	12.75		114.75
				TOTAL		114.75
				SUBTOTAL		
				TAX		
				TOTAL		114.75

7208505

ORIGINAL

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PURCHASER'S SIGNATURE

X *[Signature]*

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-19

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1 1/4 %	.70
NH, NY, OH, PA	1 1/2 %	.70
DE, MA, ME, NJ, RI	1 1/2 %	.50
MD	1 1/2 % on \$700 or less 1 % on amount over \$700	.70
VT	1 1/2 % on \$500 or less 1 1/4 % on amount over \$500	.50
WV	1 1/2 % on \$750 or less 1 % on amount over \$750	.50

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0070 05



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PA 16830

PAGE # 1

000697 03/20/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER				SALESPERSON		
S#001	R#002	GEARDA	99/03/20-12 21 03		001 CLAIR		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
17316010	SOYBEAN MEAL HI PRO 100 LB		200	BG	12.75		255.00
18344030	SODIUM BICARB 50 LB		2	BG	10.50		21.00
72711400	SALT MIXING-80 LB		2	BG	5.80		11.60
TOTAL							287.60

7208511

ORIGINAL

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 PURCHASER'S SIGNATURE
 X *[Signature]*

SUBTOTAL	
TAX	
TOTAL	287.60

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-20

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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0070125



CLEARFIELD AGWAY
 814-765-9044
 7.W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000713 03/22/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#011	GEARDA	99/03/22-15 24 49		001 CLAIR	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE
12012630	GRO:PAK PEL 50 LB			3BG	12.25	36.75
12024730	MAXI BLUE NT 50 LB			2BG	34.95	69.90
					TOTAL	106.65

7208532

ORIGINAL

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PURCHASER'S SIGNATURE		TAX	
X	<i>[Signature]</i>	TOTAL	106.65

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-21

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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DE, MA, ME, NJ, RI	1 1/2 %	.50
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WV	1 1/2 % on \$750 or less 1 % on amount over \$750	.50

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0070/05



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000771 03/26/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#012	GEARDA	99/03/26-12 11 57		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
12	BULK FEED <i>TMR Concentrate</i>		10	LB	136.00		1360.00
					TOTAL		1360.00
7208592 PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL	1360.00	

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-22

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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0072195



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PA 16830

PAGE # 1

000799 03/29/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#012	GEARDA	99/03/29-12 10 41		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
12129332	COMPLETE CALF I (BOV) 50 LB			8BG	6.50		52.00
72752200	SALT-TRACE MINERAL 8 0 LB			1BG	7.25		7.25
12612630	GRO:PAK PEL 50 LB			4BG	12.25		49.00
44143900	TOMORROW FOR DRY COW S 12/BOX			1BX	16.99		16.99
41047000	NORTH RIVER TOWELS S INGLE FOLD			1EA	19.99		19.99
					TOTAL		145.23

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

145.23

7208615

ORIGINAL

Thank You

B-23

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
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5. If this account is placed with an attorney for collection, Buyer agrees to pay reasonable attorney's fees, together with additional costs and expenses of collection.
6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
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200012



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000872 04/03/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER						SALESPERSON	
S#001	R#011	GEARDA	99/04/03-10 32 58				003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A x	EXTENDED PRICE	
12 GEARHART	TMR	BULK FEED	13780	LB			1901.64	
					TOTAL		1901.64	
<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X						SUBTOTAL		
						TAX		
						TOTAL		1901.64

7208723

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN
 IS FOR FEEDING PURPOSES ONLY

Thank You

B-24

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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8858885



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

PAGE # 1

000976 04/10/95

SOLD TO:
 DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER				SALESPERSON		
S#001	R#011	GEARDA	99/04/10-11 48 49		001 CLAIR		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
12129332	COMPLETE CALF I (BOV) 50 LB			8BG	6.50		52.00
12024730	MAXI BLUE NT 50 LB			1BG	34.95		34.95
72711400	SALT MIXING-80 LB			1BG	5.80		5.80
44143900	TOMORROW FOR DRY COW S 12/BOX			1BX	18.99		18.99
44108300	CALCIUM GLUCONATE 23 %-500ML BT			4EA	3.99		15.96
94230000	STARTING FLUID-8 OZ			1EA	1.99		1.99
92156301	AUTOMATIC TRANSMISSION FLUID DEXRON III			2EA	1.35		2.70
12612630	GRO:PAK PEL 50 LB			2BG	12.25		24.50
					TOTAL		156.89

7208848

ORIGINAL

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PURCHASER'S SIGNATURE
 X *[Signature]*

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL	
TAX	
TOTAL	156.89

Thank You

B-25

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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2552085



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PAGE # 1

PA 16830

001069 04/16/9

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID=196447595

ACCT. CREDIT TYPE	PATRON NUMBER				SALESPERSON		
S#001	R#002	GEARDA	99/04/16-12 43 56		002 SUE		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
44108300	CALCIUM GLUCONATE 23			2EA	3.99		7.98
	1/2-500ML BT						
44101800	SUPPLEMENT-CAL-C-FRE			2EA	4.99		9.98
	SH GEL						
69100177	CONTROLLER MARK 6			1EA	98.95	TX	98.95
43264400	POLY STOCK TANK 100			1EA	79.99		79.99
	GAL. 4242						
SUB-TOTAL							196.90
TAX							5.94
TOTAL							202.84

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE: *[Signature]*

X

SUBTOTAL	
TAX	
TOTAL	202.84

7208968

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-26

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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58072085



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PAGE # 1

PA 16830

001005 04/17/9

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER						SALESPERSON
S#001	R#011	GEARDA	99/04/17-14 36 24				002 SUE
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
12012630	GRO:PAK PEL 50 LB			286	12.25		24.50
TOTAL							24.50

7208997

ORIGINAL

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PURCHASER'S SIGNATURE *[Signature]*

X

SUBTOTAL	
TAX	
TOTAL	24.50

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Thank You

B-27

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CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
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WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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252085



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

001103 04/20/95

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/04/20-09 09 58		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
121	TMR CONCENTRATE		9980	LB	0.1375	1372.25
					TOTAL	1372.25

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	TAX	
	TOTAL	1372.25

7225024

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-28

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1 1/4 %	.70
NH, NY, OH, PA	1 1/2 %	.70
DE, MA, ME, NJ, RI	1 1/2 %	.50
MD	1 1/2 % on \$700 or less 1 % on amount over \$700	.70
VT	1 1/2 % on \$500 or less 1 1/4 % on amount over \$500	.50
WV	1 1/2 % on \$750 or less 1 % on amount over \$750	.50

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5807885



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

001117 04/20/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER	SALESPERSON				
S#001	R#011	GEARDA				
		99/04/20-11 04 23				
		002 SUE				
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
44143900	TOMORROW FOR DRY COW S. 12/BOX		1BX	18.99		18.99
12129330	COMPLETE CALF I. (BOV) 50 LB		6BG	6.50		39.00
72753600	SALT BLOCK-TRACE MIN ERAL 50 LB		3EA	5.25		15.75
72752200	SALT-TRACE MINERAL 8 0 LB		1BG	7.25		7.25
24108600	COPPER SULFATE FINE 50#		1EA	52.00		52.00
TOTAL						132.99

7225040

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PURCHASER'S SIGNATURE		TAX	
X		TOTAL	132.99

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-29

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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***PAST DUE FINANCE CHARGE SCHEDULE**

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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552085



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

001169 04/23/99

SOLD TO:
 DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

COCT. CREDIT TYPE	PATRON NUMBER				SALESPERSON
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
S#001	R#011	GEARDA	99/04/23-14	32 15	006 ERIC
10024730	MAXI BLUE NT 50 LB		1BG	34.95	34.95
41047000	NORTH RIVER TOWELS S INGLE FOLD		1EA	19.99	19.99
44108300	CALCIUM GLUCONATE 23 %-500ML BT		4EA	3.99	15.96
TOTAL					70.90

7225092

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE
 X *[Signature]*

SUBTOTAL	
TAX	
TOTAL	70.90

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4 %	.70
NH, NY, OH, PA	1 1/2 %	.70
DE, MA, ME, NJ, RI	1 1/2 %	.50
MD	1 1/2 % on \$700 or less 1 % on amount over \$700	.70
VT	1 1/2 % on \$500 or less 1 1/4 % on amount over \$500	.50
WV	1 1/2 % on \$750 or less 1 % on amount over \$750	.50

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2552085



CLEARFIELD AGWAY
 814-765-9044
 7 W. SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

001221 04/27/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
04021	R4012	GEARDA					
12129338		COMPLETE CALF I (BOV) 50 LB		6BG	6.50		39.00
12012630		GRO:RAK REL 50 LB.		3BG	12.25		24.50
		TOTAL					63.50

7225151

ORIGINAL

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PURCHASER'S SIGNATURE
 X *[Signature]*

SUBTOTAL	
TAX	
TOTAL	63.50

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

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COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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1552121



CLEARFIELD AGWAY
814-765-9844
7 W SECOND AVE
CLEARFIELD PA 16830

001320 04/30/99

SOLD TO:

DAN F. GEARHART
NETSY R. GEARHART
RR 1 BOX 418
CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER	SALESPERSON			
SH001	RR011	GEORGE			
09/04/30 12 31 04		003 LOIS			
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
17327030	SOYBEAN HULLS 50 LB	10	BG	4.50	45.00
72752200	SALT-TRACE MINERAL 8 0 LB	1	BG	7.25	7.25
TOTAL					52.25

7225277

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE
X *[Signature]*

SUBTOTAL	
TAX	
TOTAL	52.25

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-32

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1½%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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[Handwritten signature]
 X

7752517



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

PAGE # 1

001409 05/04/99

SOLD TO:

DAN F. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(014) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
5#001	R#011	GEARDA	99/05/04-15	30 36			003 LOTS
44108400		DEXTROSE SOLUTION 50 1/2-500ML BT		4EA	2.99		11.96
44501900		ACID SANITIZER-DESCE ND-1 GAL		1CA	24.99		24.99
17327030		SOYBEAN HULLS 50 LB		2BB	4.50		9.00
72752200		SALT-TRACE MINERAL 8 0 LB		1BB	7.25		7.25
TOTAL							53.20

<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small>		SUBTOTAL	
PURCHASER'S SIGNATURE		TAX	
X		TOTAL	53.20

7225393

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-33

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0377007



CLEARFIELD NOWAY
 814-765-5044
 7 W SECOND AVE
 CLEARFIELD PA 16030

001450 05/05/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 410
 CLEARFIELD PA 16030

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER	SALESPERSON				
5#001	0#012	003 LOIS				
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
12	BULK FEED	9060	LB	0.1370		1350.82
THU CONCENTRATE E						
				TOTAL		1350.82

7225442

PURCHASER'S SIGNATURE X	SUBTOTAL	
	TAX	
	TOTAL	1350.82

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

ORIGINAL

B-34

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0277007



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

PAGE # 1

001480 05/06/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

COCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#012	GEARDA	99/05/06-14	51	18	003	LOIS
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
12129332	COMPLETE CALF I (BOV) 50 LB		6	BG	6.50		39.00
					TOTAL		39.00
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE <input checked="" type="checkbox"/>						SUBTOTAL	
						TAX	
						TOTAL	39.00

7225478

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-35

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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0377907



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

001522 05/08/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/05/08-10 53 59		002 SUE	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X EXTENDED PRICE
17327030	SOYBEAN HULLS 50 LB		20	BG	4.50	90.00
12612630	GRD:PAK PEL 50 LB		4	BG	12.25	49.00
					TOTAL	139.00

7225526

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

139.00

Thank You

B-36

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
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6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

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0377905



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

001563 05/10/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/05/10-13 45 47		007 TIM	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE
44108400	DEXTROSE SOLUTION 50			4EA	2.99	11.96
12024730	MAXI BLUE NT 50 LB			1BG	34.95	34.95
					TOTAL	46.91

7225567

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.
 PURCHASER'S SIGNATURE
 X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

SUBTOTAL	
TAX	
TOTAL	46.91

B-37

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0377907



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

001640 05/13/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/05/13-14 11 44		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
82400100	TWO-CYCLE OIL 16:1			1EA	0.99	0.99
44189001	NEEDLE 20 GA X 1/2"			5EA	0.25	1.25
	DISPOSABLE					
44115201	SYRINGE 10 ML/CC			2EA	0.35	0.70
	DISPOSABLE					
43065300	FLOAT VALVE TM830			1EA	13.49	13.49
12129332	COMPLETE CALF I (BOV			6BG	6.50	39.00
) 50 LB					
TOTAL						55.43

7225660

ORIGINAL

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PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

55.43

Thank You

B-38

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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WV	1½% on \$750 or less 1% on amount over \$750	.50

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0277007



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

001711 05/15/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/05/15-13 35 44		006 ERIC	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE	
44147200	CALF SCOUR TRTMNT-RE		1BX	21.99	21.99	
	SORB-12PKT					
92156300	TRNSMISSION FLD-AUTO		5EA	1.35	6.75	
	MTC-QT/12					
17316010	SOYBEAN MEAL HI PRO		8BG	12.75	102.00	
	100 LB					
18344030	SODIUM BICARB 50 LB		1BG	10.50	10.50	
72711400	SALT MIXING-80		1BG	5.80	5.80	
	LB					
				TOTAL	147.04	

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

147.04

7225762

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-39

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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0377007



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

001735 05/17/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/05/17-12	55 55	001 CLAIR	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
92504900	ANTIFREEZE-6/1 PKG-U NIVERSAL		3GAL	5.99		17.97
41047000	NORTH RIVER TOWELS S INGLE FOLD		1EA	19.99		19.99
				TOTAL		37.96

7225793

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PURCHASER'S SIGNATURE

X

Dan E. Gearhart

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

37.96

ORIGINAL

Thank You

B-40

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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0011110



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

001769 05/18/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/05/18-15 43 29		006 ERIC	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X EXTENDED PRICE
17316010	SOYBEAN MEAL HI PRO 100 LB			6BG	12.75	76.50
72711400	SALT MIXING-80 LB			1BG	5.80	5.80
					TOTAL	82.30

7225829

ORIGINAL

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 PURCHASER'S SIGNATURE
 X *[Signature]*

SUBTOTAL	
TAX	
TOTAL	82.30

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-41

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
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WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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0010009



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PA 16830

PAGE # 1

001786 05/19/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/05/19-14	52 43	003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
12129332	COMPLETE CALF I (BOV) 50 LB		88G	6.50		52.00
17316010	SOYBEAN MEAL HI PRO 100 LB		88G	12.75		102.00
18344030	SODIUM BICARB 50 LB		18G	10.50		10.50
				TOTAL		164.50

7225852

ORIGINAL

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PURCHASER'S SIGNATURE

X

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SUBTOTAL

TAX

TOTAL

164.50

Thank You

B-42

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0011100



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

001809 05/20/99

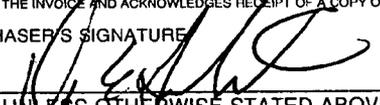
SOLD TO:
 DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/05/20-15 54 02		006 ERIC	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
17316010	SOYBEAN MEAL HI PRO 100 LB		8BG	12.75		102.00
18344030	SODIUM BICARB 50 LB		1BG	10.50		10.50
72711400	SALT MIXING-80 LB		1BG	5.80		5.80
12024730	MAXI BLUE NT 50 LB		1BG	34.95		34.95
TOTAL						153.25

7225883

ORIGINAL

<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X 		SUBTOTAL	
		TAX	
		TOTAL	153.25

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-43

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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2. **Finance Charge** - If payment is not made within the time specified above, a **Finance Charge (LATE CHARGE)** will be assessed. The Finance Charge will be determined by multiplying the **Finance Charge Base** by the appropriate monthly rate for the state of residence as shown on the "Past Due Finance Charge Schedule."
3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
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5. If this account is placed with an attorney for collection, Buyer agrees to pay reasonable attorney's fees, together with additional costs and expenses of collection.
6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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0011100



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

001844 05/21/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE		PATRON NUMBER			SALESPERSON		
S#001		R#001			GEARDA		
		99/05/21-16			11 44		007 TIM
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE	
17316010	SOYBEAN MEAL HI PRO 100 LB	1286	BG	12.75		153.00	
72711400	SALT MIXING-80 LB	286	BG	5.80		11.60	
TOTAL						164.60	

7225916

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 PURCHASER'S SIGNATURE
 X *[Signature]*

SUBTOTAL	
TAX	
TOTAL	164.60

ORIGINAL

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Thank You

B-44

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0012300



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

001952 05/26/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/05/26-13 12 34		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44320000	RODENTICIDE-JUST ONE BITE BAR		2EA	4.99		9.98
84844782	SD SWEETIE 82SW CORN 10M		1EA	36.50		36.50
12129332	COMPLETE CALF I (BOV) 50 LB		8BG	6.50		52.00
72752200	SALT-TRACE MINERAL 8 0 LB		1BG	7.25		7.25
				TOTAL		105.73
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X				SUBTOTAL		
				TAX		
				TOTAL		105.73

8659043

ORIGINAL

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Thank You

B-45

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002038 05/29/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/05/29-07 49 46		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
24264400	ROUNDUP ULTRA 2 1/2 GALLON		5.8000	EA	132.50		768.50
24217700	BICEP II 2 1/2 GAL		8.8000	EA	115.00		1012.00
24200500	RESTRICTED LIC#	002719					
24202400	AMINE 2-4D 2 1/2 GAL		1.4000	EA	37.50		52.50
	RESTRICTED LIC#	002719	0.4000	EA	88.00		35.20
024	P.L. #002719						
		SPRAYING CHARGE		34EA	7.50		255.00
					TOTAL		2123.20
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL	2123.20	

8659143

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-46

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0000000



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

002033 05/29/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/05/29-07 31 32		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
24264400	ROUNDUP ULTRA 2 1/2 GALLON		5.8000	EA	132.50	768.50
24217700	BICEP II 2 1/2 GAL		8.8000	EA	115.00	1012.00
	RESTRICTED LIC#	002719				
24200500	AMINE 2-4D 2 1/2 GAL		3.5000	EA	37.50	131.25
24202400	ATRAZINE 90WDG 25 LB		0.4000	EA	88.00	35.20
	RESTRICTED LIC#	002719				
024	SPRAYING CHARGE			34EA	7.50	255.00
P.L. #002719						
					TOTAL	2201.95
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL	
					TAX	
					TOTAL	2201.95

8659138

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-47

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

002037 05/29/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/05/29-07 49 23		003	LOIS
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
24264400	ROUNDUP ULTRA 2 1/2 GALLON	-5.8000	EA	132.50		-768.50
24217700	BICEP II 2 1/2 GAL	-8.8000	EA	115.00		-1012.00
24200500	RESTRICTED LIC# 002719 AMINE 2-4D 2 1/2 GAL	-3.5000	EA	37.50		-131.25
24202400	RESTRICTED LIC# 002719 ATRAZINE 90WDG 25 LB	-0.4000	EA	88.00		-35.20
024	SPRAYING CHARGE	-34	EA	7.50		-255.00
P.L. #002719						
				TOTAL		-2201.95

8659142

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

-2201.95

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-48

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0211700



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002057 05/29/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/05/29-13	01 15	003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
12 TMR CONCENTRATE	BULK FEED	13880	LB	0.1310		1818.28
				TOTAL		1818.28

8659169

ORIGINAL

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 PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	1818.28

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Thank You

B-49

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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2. **Finance Charge** - If payment is not made within the time specified above, a **Finance Charge (LATE CHARGE)** will be assessed. The Finance Charge will be determined by multiplying the **Finance Charge Base** by the appropriate monthly rate for the state of residence as shown on the "Past Due Finance Charge Schedule."
3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
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6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

1. PURCHASES WILL CONSTITUTE ACCEPTANCE OF THE ABOVE TERMS.
2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
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AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002069 06/01/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#001	GEARDA	99/06/01-09 19 30		007 TIM		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
84844782	SD SWEETIE 82SW CORN 10M			1EA	36.50		36.50
44579400	INJECTABLE-OXY-TET 1 00-500ML			1EA	21.49		21.49
44108300	CALCIUM GLUCONATE 23 1/4-500ML BT			8EA	3.99		31.92
44101800	SUPPLEMENT-CAL-C-FRE SH GEL			2EA	4.99		9.98
TOTAL							99.89
8659183 PURCHASER'S SIGNATURE X 					SUBTOTAL		
					TAX		
					TOTAL		99.89

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

ORIGINAL

B-50

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002101 06/02/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/06/02-14 17 51		007 TIM	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X EXTENDED PRICE
12129332	COMPLETE CALF I (BOV) 50 LB			8BG	6.50	52.00
12024730	MAXI BLUE NT 50 LB			1BG	34.95	34.95
84837023	SD RISE-N-SHINE SW C ORN 5 LB			2BG	29.00	58.00
					TOTAL	144.95
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL	
					TAX	
					TOTAL	144.95

8659220

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-51

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PAGE # 1

PA 16830

002207 06/07/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/06/07-11 15 09		002 SUE	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
41047000	NORTH RIVER TOWELS S INGLE FOLD		1EA	19.99		19.99
				TOTAL		19.99
<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X <i>[Signature]</i>				SUBTOTAL TAX TOTAL 19.99		

8659327

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN
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Thank You

B-52

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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DE, MA, ME, NJ, RI	1½%	.50
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 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002273 06/09/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/06/09-13 25 17		002 SUE	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
44143700	TODAY FOR MASTITIS 1 2/BOX		1BX	17.99		17.99
44143900	TOMORROW FOR DRY COW S 12/BOX		1BX	18.99		18.99
24108600	COPPER SULFATE FINE 50#		1EA	52.00		52.00
72753600	SALT BLOCK-TRACE MIN ERAL 50 LB		2EA	5.25		10.50
12129332	COMPLETE CALF I (BOV) 50 LB		8BG	6.50		52.00
TOTAL						151.48
8659390 PURCHASER'S SIGNATURE X					SUBTOTAL	
					TAX	
					TOTAL 151.48	

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Thank You

ORIGINAL

B-53

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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WV	1½% on \$750 or less 1% on amount over \$750	.50

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 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002310 06/10/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER				SALESPERSON		
S#001	R#002	GEARDA	99/06/10-15	43 09	003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
24264400	ROUNDUP ULTRA 2 1/2 GALLON		1.5000	EA	132.50		198.75
24217700	BICEP II 2 1/2 GAL			2EA	115.00		230.00
024	RESTRICTED LIC# 002719						
P.L. #002719	SPRAYING CHARGE			9EA	7.50		67.50
					TOTAL		496.25
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PURCHASER'S SIGNATURE					TAX		
X					TOTAL		496.25

8659431

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

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B-54

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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8000173



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

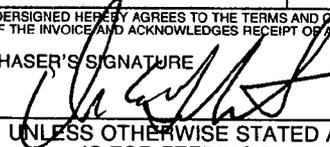
PAGE # 1

002328 06/11/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/06/11-10 55 24		002 SUE	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX A X	EXTENDED PRICE
94230000	STARTING FLUID-8 OZ		4EA	1.99		7.96
				TOTAL		7.96
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X 					SUBTOTAL	
					TAX	
					TOTAL	7.96

8659466

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

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B-55

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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012 01703



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002365 06/12/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

S#001

R#002

GEARDA

99/06/12-09 02 57

006 ERIC

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
17004730		MAXI BLUE NT 50 LB	QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
					34.95	34.95
					TOTAL	34.95
<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT BY A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X					SUBTOTAL TAX TOTAL	34.95

8659512

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-56

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

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3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
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5. If this account is placed with an attorney for collection, Buyer agrees to pay reasonable attorney's fees, together with additional costs and expenses of collection.
6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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8826112



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002372 06/12/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/06/12-13	16 20	003	LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
24257500	PROWL 3.3EC 2 1/2 G ALLON		9.2000	EA	76.00		699.20
24293100	SHOTGUN FL 2 1/2 GAL		9.2000	EA	68.00		625.60
024	RESTRICTED LIC# 845251						
P.L. #845251	SPRAYING CHARGE		61	EA	7.50		457.50
					TOTAL		1782.30
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL	1782.30	

8659524

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-57

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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002612



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002451 06/15/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
S#001	R#011	GEARDA	99/06/15-16	08 28		003	LOIS
PRODUCT NUMBER		DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
21169535		ALFALFA-MAJESTIC CERTIFIED 50#		7EA	163.00		1141.00
21110535		TIMOTHY-CLIMAX 50#		2EA	30.00		60.00
21170235		ALFALFA-EXCALIBUR II 50#		7EA	181.00		1267.00
21311550		AG144 ROUNDS SEED CORN		4EA	86.40		345.60
24042200		LORSBAN 15G 50#		10EA	95.00		950.00
22807200		19-19-19 FERTILIZER 50 LB		60BG	5.85		351.00
21505550		GERMATE PLUS 4 LB		1EA	103.75		103.75
					TOTAL		4218.35

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

4218.35

8659611

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-58

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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8026172



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002450 06/15/99

SOLD TO:
 DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON		
S#001	R#011	GEARDA	99/06/15-15 07 08		003 LOIS			
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE	
22807200	19-19-19 FERTILIZER 50 LB		60	BG	5.85		351.00	
22807200	19-19-19 FERTILIZER 50 LB		60	BG	5.85		351.00	
22807200	19-19-19 FERTILIZER 50 LB		80	BG	5.85		468.00	
22830200	10-20-20 50 LB FERTI LIZER		60	BG	5.45		327.00	
21505750	GERMATE PLUS SEED TR 1 LB		4	EA	26.00		104.00	
					TOTAL		1601.00	
8659610 ORIGINAL					<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small>		SUBTOTAL	
					PURCHASER'S SIGNATURE		TAX	
					X		TOTAL	1601.00

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-59

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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886612



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002449 06/15/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER				SALESPERSON
S#001	R#011	GEARDA	99/06/15-16	05 36	003 LOIS
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE
22807200	19-19-19 FERTILIZER 50 LB	60	BG	5.85	351.00
22807200	19-19-19 FERTILIZER 50 LB	40	BG	5.85	234.00
24042200	LORSBAN 15G 50#	4	EA	95.00	380.00
22807200	19-19-19 FERTILIZER 50 LB	60	BG	5.85	351.00
22807200	19-19-19 FERTILIZER 50 LB	40	BG	5.85	234.00
21505750	GERMATE PLUS SEED TR 1 LB	1	EA	26.00	26.00
				TOTAL	1576.00
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X				SUBTOTAL	
				TAX	
				TOTAL	1576.00

8659609

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-60

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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002612



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002448 06/15/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#011	GEARDA	99/06/15-16 01 2A		006 ERIC		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44320000	RODENTICIDE-JUST ONE BITE BAR			2EA	4.99		9.98
12129332	COMPLETE CALF I (BOV) 50 LB			6BG	6.50		39.00
72752200	SALT-TRACE MINERAL 8 0 LB			1BG	7.25		7.25
					TOTAL		56.23

8659608

ORIGINAL

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PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

56.23

Thank You

B-61

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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8022112



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002486 06/17/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/06/17-14 02 54		005 GREG		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44143900	TOMORROW FOR DRY COW S 12/BOX			1BX	18.99		18.99
44679400	INJECTABLE-OXY-TET 1 00-500ML			1EA	21.49		21.49
TOTAL							40.48

8659648

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X	SUBTOTAL	
	TAX	
	TOTAL	40.48

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

ORIGINAL

B-62

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

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6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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88888888



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

PAGE # 1

002509 06/18/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#011	GEARDA	99/06/18-10 25 47		006 ERIC	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE	
21	FARM SEED		2EA	8.00	16.00	
PLANTER PLATE				TOTAL	16.00	

8659674

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PURCHASER'S SIGNATURE

X *[Signature]*

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

16.00

ORIGINAL

Thank You

B-63

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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8-226112



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002523 06/18/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
S#001	R#011	GEARDA	99/06/18-13 17 38		003 LOIS		
PRODUCT NUMBER							
24215100		BLADEX 90DF (CYPRO) 25 LB		1EA	170.00		170.00
		RESTRICTED LIC# 845251					
24202400		ATRAZINE 90WDG 25 LB	0.4000	EA	88.00		35.20
		RESTRICTED LIC# 845251					
24293100		SHOTGUN FL 2 1/2 GAL	1.5000	EA	68.00		102.00
		RESTRICTED LIC# 845251					
024		SPRAYING CHARGE		10EA	7.50		75.00
P.L. #845251							
					TOTAL		382.20

8659684

ORIGINAL

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

382.20

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-64

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MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
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8026112



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002563 06/21/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#011	GEARDA	99/06/21-06 54 08		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
12	BULK FEED		13900	LB	0.1315		1827.85
TMR CONCENTRATE					TOTAL		1827.85
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL	1827.85	

8659715

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-65

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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802612



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

002586 06/21/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#011	GEARDA	99/06/21-15 58 17		006 ERIC		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44143700	TODAY FOR MASTITIS 1 2/BOX			1BX	17.99		17.99
44143900	TOMORROW FOR DRY COW S 12/BOX			1BX	18.99		18.99
44320000	RODENTICIDE-JUST ONE BITE BAR			2EA	4.99		9.98
12024730	MAXI BLUE NT 50 LB			1BG	34.95		34.95
24042200	LORSBAN 15% 50#			-4EA	95.00		-380.00
TOTAL							-298.09

8659744

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PURCHASER'S SIGNATURE

X

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SUBTOTAL

TAX

TOTAL

-298.09

ORIGINAL

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B-66

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0277007



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002691 06/25/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/06/25-10 49 15		007 TIM	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
46000100	TWINE-BALER-AGWAY 90 00		1EA	24.95		24.95
				TOTAL		24.95
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				TAX		
				TOTAL	24.95	

8659841

ORIGINAL

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B-67

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0377807



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 814-765-9044
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PA 16830

PAGE # 1

002751 06/28/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/06/28-14	39 52	006 ERIC	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
41047000	NORTH RIVER TOWELS S INGLE FOLD		1EA	19.99		19.99
				TOTAL		19.99
8659896				<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X <i>[Signature]</i>		SUBTOTAL TAX TOTAL 19.99

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

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B-68

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3273007



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 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002832 07/01/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER				SALESPERSON	
S#001	R#002	GEARDA	99/07/01-13	52 37	006 ERIC	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44108300	CALCIUM GLUCONATE 23		2EA	3.99		7.98
44116000	%-500ML BT		2EA	4.99		9.98
44102000	SUPPLEMENT-KETO-PLUS GEL		1EA	4.99		4.99
12129332	SUPPLEMENT-CMPK GEL PLUS 400GM		8BG	6.50		52.00
12024730	COMPLETE CALF I (BOV) 50 LB		1BG	34.95		34.95
72752200	MAXI BLUE NT 50 LB		1BG	7.25		7.25
	SALT-TRACE MINERAL 8 0 LB					
TOTAL						117.15

8659960

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	117.15

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-69

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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1. **Payments Required** - The amount due in full is to be paid by the next monthly statement date. **THIS IS NOT AN INSTALLMENT OR REVOLVING CHARGE AGREEMENT.**
2. **Finance Charge** - If payment is not made within the time specified above, a **Finance Charge (LATE CHARGE)** will be assessed. The Finance Charge will be determined by multiplying the **Finance Charge Base** by the appropriate monthly rate for the state of residence as shown on the "Past Due Finance Charge Schedule."
3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
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6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
3. YOU MAY AT ANY TIME PAY THE FULL UNPAID BALANCE.

AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002843 07/02/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#011	GEARDA	99/07/02-10	13 03	003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE	
44147200	CALF SCOUR TRTMNT-RE SORB-12PKT		1BX	21.99	21.99	
44501900	ACID SANITIZER-DESCE ND-1 GAL		1EA	24.99	24.99	
				TOTAL	46.98	

8659971

ORIGINAL

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PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

46.98

Thank You

B-70

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002907 07/07/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/07/07-13 47 06		006 ERIC	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44143700	TODAY FOR MASTITIS 1 2/BOX		1BX	17.99		17.99
				TOTAL		17.99
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.				SUBTOTAL		
PURCHASER'S SIGNATURE				TAX		
X <i>Dan E. Gearhart</i>				TOTAL		17.99

8821039

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

B-71

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002958 07/09/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/07/09-14	02 46	003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX A X	EXTENDED PRICE
22165000	30-0-0 NITAN 30	1800	GAL	0.80		1440.00
024	SPRAYING CHARGE	60	EA	8.50		510.00
P.L. #845251						
TOTAL						1950.00

8821096

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.
 PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	1950.00

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-72

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

002964 07/09/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/07/09-14	37.00	003	LOIS
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
121	BULK FEED		13860	LB	0.1355	1878.03
TMR CONC					TOTAL	1878.03
<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X					SUBTOTAL	
					TAX	
					TOTAL	1878.03

8821103

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-73

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

003003 07/12/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/07/12-09 47 09		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X EXTENDED PRICE	
12024730	MAXI BLUE NT 50 LB		1BG	34.95	34.95	
12129332	COMPLETE CALF I (BOV) 50 LB		6BG	6.50	39.00	
41047000	NORTH RIVER TOWELS S INGLE FOLD		1EA	19.99	19.99	
				TOTAL	93.94	
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X <i>[Signature]</i>				SUBTOTAL		
				TAX		
				TOTAL	93.94	

8821137

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-74

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
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 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

003115 07/19/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/07/19-08 36 50		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
12024730	MAXI BLUE NT 50 LB		1BG	34.95		34.95
44127400	ANTIBIOTIC-PENICILLI N G-100 ML		1EA	7.99		7.99
44138500	PINKEYE TREATMENT-NF Z 1.59-OZ		1EA	7.00		7.00
				TOTAL		49.94
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X				SUBTOTAL		
				TAX		
				TOTAL		49.94

8821232

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-75

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

PAGE # 1

003122 07/19/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/07/19-13 08 56		002 SUE	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X EXTENDED PRICE	
86356600	BARN GRIP 50LB		2BG	2.10	4.20	
72752200	SALT-TRACE MINERAL 8 0 LB		1BG	7.25	7.25	
TOTAL					11.45	

8821238

ORIGINAL

<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X		SUBTOTAL TAX TOTAL 11.45
---	--	--------------------------------

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-76

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
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6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
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* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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003221 07/24/99

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 RR 1 BOX 418
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PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/07/24-12 36 36		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
12 TMR CONCENTRATE	BULK FEED	7920	LB	0.1340		1061.28
TOTAL						1061.28

8821344

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.		SUBTOTAL	
PURCHASER'S SIGNATURE		TAX	
X		TOTAL	1061.28

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-77

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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003251 07/27/99

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 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/07/27-16	00 41	007 TIM	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
12024730	MAXI BLUE NT 50 LB		1BG	34.95		34.95
12129332	COMPLETE CALF I (BOV) 50 LB		2BG	6.50		13.00
12677532	COMPLETE CALF 17%-PA YBACK PEL 50#		6EA	7.50		45.00
44143900	TOMORROW FOR DRY COW S 12/BOX		1BX	18.99		18.99
TOTAL						111.94
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X 				SUBTOTAL		
				TAX		
				TOTAL		111.94

8821373

ORIGINAL

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Thank You

B-78

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* PAST DUE FINANCE CHARGE SCHEDULE

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CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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003256 07/28/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/07/28-07 32 19		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X EXTENDED PRICE
24023000	DIMETHOATE 400 2 1/2 GALLON		0.4000	EA	105.00	42.00
24006000	AMBUSH 2EC 1 GAL		0.3000	EA	126.00	37.80
024	RESTRICTED LIC#	002719				
P.L. #002719		SPRAYING CHARGE		35EA	8.00	280.00
					TOTAL	359.80
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL	
					TAX	
					TOTAL	359.80

8821378

ORIGINAL

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Thank You

B-79

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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PA 16830

PAGE # 1

003259 07/28/99

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PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/07/28-07 55 29		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
24200300 024 P.L. #002719	AMINE 2-4D 1 GALLON SPRAYING CHARGE		0.7500	EA	16.00		12.00
				8EA	8.00		64.00
					TOTAL		76.00
PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL	76.00	

8821381

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN
 IS FOR FEEDING PURPOSES ONLY

Thank You

B-80

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NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
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WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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0110170



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PAGE # 1

003279 07/29/99

SOLD TO:

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 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/07/29-10	28 49	003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X EXTENDED PRICE
12 CORNMEAL	FINE	BULK FEED	34840	LB	0.0515	1794.26
					TOTAL	1794.26
8821403 PURCHASER'S SIGNATURE X					SUBTOTAL	
					TAX	
					TOTAL	1794.26

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

ORIGINAL

B-81

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
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PAGE # 1

003360 08/04/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/08/04-16 34 23		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
12 TMR CONC	BULK FEED	7980	LB	0.1345		1073.31
				TOTAL		1073.31

8821471

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

1073.31

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-82

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

003417 08/09/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#011	GEARDA	99/08/09-09 46 47		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X EXTENDED PRICE	
12024730	MAXI BLUE NT 50 LB		1BG	34.95	34.95	
41047000	NORTH RIVER TOWELS S INGLE FOLD		1EA	19.99	19.99	
12677532	COMPLETE CALF 17%-PA YBACK PEL 50#		5EA	7.50	37.50	
				TOTAL	92.44	

8821529

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.		SUBTOTAL	
PURCHASER'S SIGNATURE		TAX	
X		TOTAL	92.44

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-83

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
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 CLEARFIELD

PA 16830

PAGE # 1

003462 08/12/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/08/12-11 59 44	003	LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
44143900	TOMORROW FOR DRY COW S 12/BOX	2BX		18.99		37.98
24108500	COPPER SULFATE SM CR Y 50#	1EA		63.00		63.00
			TOTAL			100.98

8821578

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PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE SPECIFIED

WE SELL ALL GRAIN

SUBTOTAL

TAX
 100.98
 TOTAL

ORIGINAL

Thank You

B-84

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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PA 16830

PAGE # 1

003463 08/12/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/08/12-12 09 48		002 SUE		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
24108500	COPPER SULFATE SM CR Y 50#		-1	EA	63.00		-63.00
18084030	COPPER SULFATE-FEED 50 LB		1	EA	38.55		38.55
TOTAL							-24.45

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

-24.45

8821579

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-85

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
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PA 16830

PAGE # 1

003538 08/18/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#001	GEARDA	99/08/18-13 17 30		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
12	CORNMEAL FINE		23940	LB	0.0520		1244.88
12	TMR CONCENTRATE		14060	LB	0.1345		1891.07
TOTAL							3135.95

8821639

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.
 PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	3135.95

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-86

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

003604 08/21/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/08/21-12 18 29		007 TIM	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE	
44143900	TOMORROW FOR DRY COW S 12/BOX		1BX	18.99	18.99	
44501900	ACID SANITIZER-DESCE ND-1 GAL		1EA	22.99	22.99	
72752200	SALT-TRACE MINERAL 8 0 LB		2BG	7.25	14.50	
12024730	MAXI BLUE NT 50 LB		2BG	34.95	69.90	
12677532	COMPLETE CALF 17%-PA YBACK PEL 50#		4EA	7.50	30.00	
76504300	CAT LITTER 50LB AGWA Y		1BG	5.99	5.99	
				ITEM ON SALE		
				TOTAL	162.37	

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

162.37

8821703

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-87

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

003606 08/21/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/08/21-12 27 35		006 ERIC	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
41047000	NORTH RIVER TOWELS S INGLE FOLD		1EA	19.99		19.99
				TOTAL		19.99
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X				SUBTOTAL TAX TOTAL 19.99		

8821705

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-88

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PAGE # 1

003792 09/08/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/09/08-10	58 09	007 TIM	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
12024730	MAXI BLUE NT 50 LB		1BG	34.95		34.95
41047000	NORTH RIVER TOWELS S INGLE FOLD		1EA	19.99		19.99
TOTAL						54.94
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X				SUBTOTAL		
				TAX		
				TOTAL		54.94

8821889

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-89

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
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* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

003834 09/10/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/09/10-16 22 15		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE	
11311800	TMR CONC MSH-BULK	13980	EA	0.1380	1929.24	
16205000	CORNMEAL FINE-BULK	11640	EA	0.0520	605.28	
16205000	CORNMEAL FINE-BULK	34380	EA	0.0520	1787.76	
				TOTAL	4322.28	

8821924

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

4322.28

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-90

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
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PA 16830

PAGE # 1

003874 09/14/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	99/09/14-11 12 04		007 TIM	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
12024730	MAXI BLUE NT 50 LB		1BG	34.95		34.95
72752200	SALT-TRACE MINERAL 8 0 LB		1BG	7.25		7.25
18084030	COPPER SULFATE-FEED 50 LB		1EA	38.55		38.55
12677532	COMPLETE CALF 17%-PA YBACK PEL 50#		2EA	7.50		15.00
44143900	TOMORROW FOR DRY COW S 12/BOX		1BX	18.99		18.99
TOTAL						114.74

8821960

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

114.74

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-91

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

003978 09/22/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/09/22-11	40 29	003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
44143900	TOMORROW FOR DRY COW S 12/BOX		1BX	18.99		18.99
44101800	SUPPLEMENT-CAL-C-FRE SH GEL		2EA	4.99		9.98
12024730	MAXI BLUE NT 50 LB		2BG	34.95		69.90
				TOTAL		98.87

9082082

ORIGINAL

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 PURCHASER'S SIGNATURE
 X *[Signature]*

SUBTOTAL	
TAX	
TOTAL	98.87

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-92

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
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CLEARFIELD AGWAY
814-765-9044
7 W SECOND AVE
CLEARFIELD

PA 16830

004013 09/24/99

SOLD TO:

DAN E. GEARHART
BETSY R. GEARHART
RR 1 BOX 418
CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
PR#001	R#002	GEARDA	99/09/24-11	38	002		
12677532		COMPLETE CALF 17%-PA YBACK PEL 50#		4EA	7.50		30.00
					TOTAL		30.00

9082116

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

30.00

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

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B-93

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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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PAGE # 1

PA 16830

004020 09/24/99

SOLD TO:

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 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER				SALESPERSON		
S#001	R#011	GEARDA	99/09/24-13 27 47		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
11311800	TMR CONC MSH-BULK		8100	EA	0.1402		1135.62
TOTAL							1135.62
PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL		1135.62

9082122

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN
 IS FOR FEEDING PURPOSES ONLY

Thank You

B-94

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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PA 16830

PAGE # 1

004045 09/27/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE		PATRON NUMBER					SALESPERSON	
S#001	R#011	GEARDA		99/09/27-10 42 23			003 LOIS	
PRODUCT NUMBER	DESCRIPTION			QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
44147200	CALF SCOUR TRTMNT-RE SORB-12PKT				1BX	21.99		21.99
						TOTAL		21.99
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X <i>[Signature]</i>						SUBTOTAL		
						TAX		
						TOTAL		21.99

9082147

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-95

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
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 CLEARFIELD

PA 16830

PAGE # 1

004089 09/30/91

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE	
11311800	TMR CONC MSH-BULK	14000	EA	0.1480	2072.00	
TOTAL					2072.00	

9082187

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X	SUBTOTAL	
	TAX	
	TOTAL	2072.00

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-96

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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0111 00



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

004091 09/30/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 41B
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	99/09/30-07 54 41		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
22807200	19-19-19 FERTILIZER 50 LB		20	BG	5.85		117.00
PICKED UP 6-18-99							
22807200	19-19-19 FERTILIZER 50 LB		40	BG	5.85		234.00
PICKED UP 7-27-99							
TOTAL							351.00
9082190 PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL		351.00

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ORIGINAL

B-97

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0 1 20



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

004138 10/04/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/10/04-12 23 32		007 TIM	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44501900	ACID SANITIZER-DESCE ND-1 GAL		1EA	22.99		22.99
44143900	TOMORROW FOR DRY COW S 12/BOX		1BX	18.99		18.99
12024730	MAXI BLUE NT 50 LB		2BG	34.95		69.90
12677532	COMPLETE CALF 17%-PA YBACK PEL 50#		6EA	7.50		45.00
72752200	SALT-TRACE MINERAL 8 0 LB		1BG	7.25		7.25
72753600	SALT BLOCK-TRACE MIN ERAL 50 LB		1EA	5.25		5.25
18344030	SODIUM BICARB 50 LB		1BG	10.50		10.50
				TOTAL		179.88

9082239

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

179.88

ORIGINAL

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Thank You

B-98

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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07-11-10



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

004142 10/04/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	99/10/04-12 27 40		007 TIM	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
77313000	B/R NUGGETS 25LB		2BG	8.99	TX	17.98
77380400	L/R ORIG CAT DINNER 10 LB		1BG	5.99	TX	5.99
				SUB-TOTAL		23.97
				TAX		1.44
				TOTAL		25.41

9082243

ORIGINAL

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 PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	25.41

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-99

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

004182 10/06/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/10/06-16	05 07	003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE	
16205000	CORNMEAL FINE-BULK	35200	EA	0.0520	1830.40	
				TOTAL	1830.40	
<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X				SUBTOTAL TAX TOTAL	1830.40	

9082276

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-100

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

004186 10/07/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#011	GEARDA	99/10/07-10 22 37		002 SUE	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	AX EXTENDED PRICE	
44108300	CALCIUM GLUCONATE 23 %-500ML BT	4	EA	3.99	15.96	
44143900	TOMORROW FOR DRY COW S 12/BOX	1	BX	18.99	18.99	
44147200	CALF SCOUR TRTMNT-RE SORB-12PKT	1	BX	21.99	21.99	
41047000	NORTH RIVER TOWELS S INGLE FOLD	1	EA	19.99	19.99	
				TOTAL	76.93	
<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X					SUBTOTAL TAX TOTAL 76.93	

9082278

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

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B-101

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

004271 10/15/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#011	GEARDA	99/10/15-11 31 36		002 SUE		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
21200299	RYE-LOCAL 56 LB		40	EA	6.50		260.00
					TOTAL		260.00

9082350

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

260.00

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-102

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DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

* PLEASE NOTE

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000000



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

004281 10/16/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#011	GEARDA	99/10/16-09 51 39		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44143900	TOMORROW FOR DRY COW S 12/BOX			1BX	18.99		18.99
12024730	MAXI BLUE NT 50 LB			2BG	34.95		69.90
12677532	COMPLETE CALF 17%-PA YBACK PEL 50#			5EA	7.50		37.50
18084030	COPPER SULFATE-FEED 50 LB			1EA	38.55		38.55
41047000	NORTH RIVER TOWELS S INGLE FOLD			1EA	19.99		19.99
					TOTAL		184.93
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X <i>[Signature]</i>					SUBTOTAL		
					TAX		
					TOTAL	184.93	

9082360

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-103

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

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3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
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4. **Monthly statements** - Buyer will receive a monthly statement showing the Previous Balance (last month's **NEW BALANCE**), New Balance, Amount Due, Finance Charge Base, **FINANCE CHARGE**, purchases, payments and credits. Payments received will be applied first to accrued **FINANCE CHARGES** and then to the oldest outstanding amounts due.
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7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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PAGE # 1

004280 10/16/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#011	GEARDA	99/10/16-09 50 41		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE	
21200299	RYE-LOCAL 56 LB	10	EA	6.50	65.00	
				TOTAL	65.00	

9082359

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X	SUBTOTAL	
	TAX	
	TOTAL	65.00

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-104

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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PA 16830

004319 10/20/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#012	GEARDA	99/10/20-12 34 40		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
11311800	TMR CONC MSH-BULK		11980	EA	0.1425		1707.15
					TOTAL		1707.15
PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL		1707.15

9082398

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-105

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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PAGE # 1

004448 10/30/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#001	GEARDA	99/10/30-11 55 29		003 L O I S		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44108300	CALCIUM GLUCONATE 23 %-500ML BT		4	EA	3.99		15.96
44320000	RODENTICIDE-JUST ONE BITE BAR		1	EA	4.99		4.99
44103000	BAG BALM DILATORS 40 -TIN		1	EA	5.99		5.99
41211000	ANIMAL ID-PAINTSTIKS /ORANGE		1	EA	0.99		0.99
92141801	OIL-PREMIUM MOTOR SA E 40 2 1/2 GALLON		1	EA	12.50		12.50
72752200	SALT-TRACE MINERAL 8 0 LB		1	BG	7.25		7.25
12024730	MAXI BLUE NT 50 LB		2	BG	34.95		69.90
12677532	COMPLETE CALF 17%-PA YBACK PEL 50#		5	EA	7.50		37.50
18084030	COPPER SULFATE-FEED 50 LB		1	EA	38.55		38.55
TOTAL							193.63

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

193.63

9082519

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-106

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1½%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

004450 10/30/9

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#001	GEARDA	99/10/30-11	59.52	003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX A X	EXTENDED PRICE
54103100	POLYFILM-40X100-6MIL -BLACK			1EA	109.99		109.99
					TOTAL		109.99

9082520

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

109.99

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-107

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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PA 16830

004479 11/03/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/11/03-08	32 50	003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
11311800	TMR CONC MSH-BULK	10020	EA	0.1430		1432.86
				TOTAL		1432.86
PURCHASER'S SIGNATURE X				SUBTOTAL		
				TAX		
				TOTAL		1432.86

9082544

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-108

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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PAGE # 1

004527 11/08/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#001	GEARDA	99/11/08-10	20 51	007	TIM	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
92141801	OIL-PREMIUM MOTOR SA E 40 2 1/2 GALLON			1EA	12.50		12.50
					TOTAL		12.50

9082598

ORIGINAL

<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small>		SUBTOTAL	
PURCHASER'S SIGNATURE		TAX	
X		TOTAL	12.50

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-109

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

***PAST DUE FINANCE CHARGE SCHEDULE**

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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3. YOU MAY AT ANY TIME PAY THE FULL UNPAID BALANCE.

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*** PLEASE NOTE**

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

004584 11/13/95

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#011	GEARDA	99/11/13-10 15 51		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE
44510000	IRON-OUT ACID 1 GAL			1EA	12.99	12.99
44515500	MANDATE LT-SANITIZER -1 GL			1GAL	24.99	24.99
41047000	NORTH RIVER TOWELS S INGLE FOLD			1EA	19.99	19.99
12024730	MAXI BLUE NT 50 LB			2BG	34.95	69.90
12677532	COMPLETE CALF 17%-PA YBACK PEL 50#			5EA	7.50	37.50
18084030	COPPER SULFATE-FEED 50 LB			1EA	38.55	38.55
					TOTAL	203.92

9082663

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

203.92

Thank You

B-110

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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2. **Finance Charge** - If payment is not made within the time specified above, a **Finance Charge (LATE CHARGE)** will be assessed. The Finance Charge will be determined by multiplying the **Finance Charge Base** by the appropriate monthly rate for the state of residence as shown on the "Past Due Finance Charge Schedule."

3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**

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***PAST DUE FINANCE CHARGE SCHEDULE**

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CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

004753 11/29/9

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	99/11/29-00	45 41	003 LOTS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE	
11811800	TMR CONC MSH-BULK	8040	EA	0.1380	1109.52	
				TOTAL	1109.52	
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X				SUBTOTAL		
				TAX		
				TOTAL	1109.52	

9082815

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-111

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

004771 11/30/9

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SN001	RW011	GEARDA	99/11/30-10 57 51		002 SUE		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX A X	EXTENDED PRICE
12624730	MAXI BLUE NT 50 LB			2BG	34.95		69.90
12677532	COMPLETE CALF 17X-PA YBACK PEL 50#			6EA	7.50		45.00
72753600	SALT BLOCK-TRACE MIN ERAL 50 LB			2EA	5.25		10.50
72752200	SALT-TRACE MINERAL 8 0 LB			2BG	7.25		14.50
					TOTAL		139.90
9082824 PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL		139.90

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

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Thank You

ORIGINAL

B-112

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

PAGE # 1

004848 12/07/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER				SALESPERSON		
PRODUCT NUMBER	R#002	GEARDA DESCRIPTION	99/12/07-12 23 58 QUANTITY	UNIT	UNIT PRICE	002 A X	002 SUE EXTENDED PRICE
44116000		SUPPLEMENT-KETO-PLUS GEL	2EA		4.99		9.98
44148900		TOMORROW FOR DRY COW S 12/BOX	1BX		18.99		18.99
41047000		NORTH RIVER TOWELS S INGLE FOLD	1EA		19.99		19.99
12677532		COMPLETE CALF 17X-PA YBACK PEL 50#	6EA		7.50		45.00
54108100		POLYFILM-40X100-6MIL --BLACK	-1EA		109.99		-109.99
TOTAL							-16.03

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PURCHASER'S SIGNATURE
 X *[Signature]*

SUBTOTAL	
TAX	
TOTAL	-16.03

9082922

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-113

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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***PAST DUE FINANCE CHARGE SCHEDULE**

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CT	1½%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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1110100



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

004857 12/08/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
0001	RH012	GEARDA	99/12/08-09 31 14		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
1311800	TMR CONC MSH-BULK		10020EA		0.1375	1377.75
					TOTAL	1377.75
<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X					SUBTOTAL TAX TOTAL	1377.75

9082931

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-114

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

004911 12/15/99

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SH001	R#001	GEARDA	99/12/15-10 32 37			003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
11311000	TMR CONC MSH-BULK		8020EA		0.1345		1078.69
					TOTAL		1078.69
PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		1078.69
					TOTAL		

0019010

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-115

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005044 12/28/95

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
SN001	R#002	GEARDA	99/12/28-09 26 02		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X EXTENDED PRICE
11311800	TMR CONC MSH--BULK		8100	EA	0.1330	1087.94
					TOTAL	1087.94

0019166

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

1087.94

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-116

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

1. **Payments Required** - The amount due in full is to be paid by the next monthly statement date. **THIS IS NOT AN INSTALLMENT OR REVOLVING CHARGE AGREEMENT.**

2. **Finance Charge** - If payment is not made within the time specified above, a **Finance Charge (LATE CHARGE)** will be assessed. The Finance Charge will be determined by multiplying the **Finance Charge Base** by the appropriate monthly rate for the state of residence as shown on the "Past Due Finance Charge Schedule."

3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**

a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.

4. **Monthly statements** - Buyer will receive a monthly statement showing the Previous Balance (last month's NEW BALANCE), New Balance, Amount Due, Finance Charge Base, **FINANCE CHARGE**, purchases, payments and credits. Payments received will be applied first to accrued **FINANCE CHARGES** and then to the oldest outstanding amounts due.

5. If this account is placed with an attorney for collection, Buyer agrees to pay reasonable attorney's fees, together with additional costs and expenses of collection.

6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.

7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

1. PURCHASES WILL CONSTITUTE ACCEPTANCE OF THE ABOVE TERMS.
2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
3. YOU MAY AT ANY TIME PAY THE FULL UNPAID BALANCE.

AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

* PLEASE NOTE

While Agway will not impose any FINANCE CHARGE in violation of state law, Agway may impose and Buyer agrees to pay a FINANCE CHARGE different from the above schedule if permitted by state law.



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005112 01/05/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#012	GEARDA	00/01/05--08 59 50		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
11311800	TMR CONC MSH--BULK		12000	EA	0.1335		1602.00
					TOTAL		1602.00

0019234

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.
 PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	1602.00

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-117

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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***PAST DUE FINANCE CHARGE SCHEDULE**

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005268 01/21/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SH001	RH001	GEARDA	00/01/21-14 14 35		007 TIM		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
12024730	MAXI BLUE NT 50 LB			1BG	34.95		34.95
12077532	COMPLETE CALF 17% (B OV)PAY2BACK PEL 50#			6EA	7.50		45.00
72752200	SALT-TRACE MINERAL 8 0 LB			1BG	7.25		7.25
72713800	SALT-TM W/SELENIUM B LOCK 50 LB			2EA	6.95		13.90
17790530	KITTANNING HEIFER RU			5EA	14.50		72.50
18344030	MENSIN MINERAL 50# SODIUM BICARB 50 LB			3BG	10.50		31.50
TOTAL							205.10

0019385

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

SUBTOTAL

TAX

TOTAL

205.10

Thank You

B-118

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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***PAST DUE FINANCE CHARGE SCHEDULE**

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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110100



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005270 01/21/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#001	GEARDA	00/01/21-14 27 38		007	TIM	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
44108300	CALCIUM GLUCONATE 23 X-500ML BT			2EA	3.99		7.98
					TOTAL		7.98
<small>THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.</small> PURCHASER'S SIGNATURE X <i>[Signature]</i>					SUBTOTAL		
					TAX		
					TOTAL	7.98	

0019387

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-119

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

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*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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7899100



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005299 01/24/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
SH001	R#001	GEARDA	00/01/24-15	41 31	003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
11311800	TMR CONC MSH-BULK	9960	EA	0.1340		1334.64
				TOTAL		1334.64
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X				SUBTOTAL		
				TAX		
				TOTAL	1334.64	

0019411

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-120

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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11/10/00



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005387 02/01/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 410
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	00/02/01-12 25 50		002 SUE	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
24200700	MCP AMINE 1 GALLON	-1EA		19.00		-19.00
12024730	MAXI BLUE NT 50 LB	1BG		34.95		34.95
				TOTAL		15.95
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X				SUBTOTAL		
				TAX		
				TOTAL		15.95

0019479

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-121

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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0110100



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005453 02/08/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SH001	RH002	GEARDA	00/02/08-12 10 55		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
11311800	TMR CONC MSH--BULK		14040EA		0.1405		1972.62
					TOTAL		1972.62
PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL	1972.62	

0019539

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-122

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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2



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005459 02/08/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#002	GEARDA	00/02/08-13 29 42		002 SUE	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
41047000	NORTH RIVER TOWELS S INGLE FOLD		1EA	19.99		19.99
12677532	COMPLETE CALF 17% (B OV) PAY2BACK PEL 50#		5EA	7.50		37.50
				TOTAL		57.49
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL	
					TAX	
					TOTAL	57.49

0019545

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN
 IS FOR FEEDING PURPOSES ONLY

Thank You

B-123

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

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3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
4. **Monthly statements** - Buyer will receive a monthly statement showing the Previous Balance (last month's **NEW BALANCE**), New Balance, Amount Due, Finance Charge Base, **FINANCE CHARGE**, purchases, payments and credits. Payments received will be applied first to accrued **FINANCE CHARGES** and then to the oldest outstanding amounts due.
5. If this account is placed with an attorney for collection, Buyer agrees to pay reasonable attorney's fees, together with additional costs and expenses of collection.
6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
3. YOU MAY AT ANY TIME PAY THE FULL UNPAID BALANCE.

AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

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2 1 3 5 9



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005510 02/14/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
SH001	RH011	GEARDA	00/02/14-15 26 00		005 GREG	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
44102000	SUPPLEMENT-CMPK GEL PLUS 400GM		2EA		4.99	9.98
44108300	CALCIUM GLUCONATE 23 X-500ML BT		2EA		3.99	7.98
44143900	TOMORROW FOR DRY COW S 12/BOX		1BX		18.99	18.99
81304300	SCOOP-ALUM-#14-AGWAY PRO-40"DH		1EA		49.99	49.99
17790530	KITTANNING HEIFER RU MENSIN MINERAL 50#		10EA		14.50	145.00
					TOTAL	231.94

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	231.94

0019592

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-124

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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2 1 8 7 0 0



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

005509 02/22/00

SOLD TO:
 DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 410
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	00/02/22--11 57 26		007 TIM		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
44515500	MANDATE LT-SANITIZER			1GAL	24.99		24.99
12677532	-1 GL COMPLETE CALF 17% (B OV)PAY2BACK PEL 50#			6EA	7.50		45.00
TOTAL							69.99

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.		SUBTOTAL	
PURCHASER'S SIGNATURE		TAX	
X		TOTAL	69.99

0019658

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-125

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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***PAST DUE FINANCE CHARGE SCHEDULE**

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005625 02/26/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#001	GEARDA	00/02/26-11 20 10		007 TIM	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
12024730	MAXI BLUE NT 50 LB			1BG	34.95	34.95
72752200	SALT-TRACE MINERAL 8 0 LB			1BG	7.25	7.25
72711400	SALT-WHITE MIXING 80 #			1BG	5.80	5.80
41047000	NORTH RIVER TOWELS S INGLE FOLD			1EA	19.99	19.99
44150500	RUMATEL CATTLE DEWOR MER 25 LB			2EA	79.99	159.98
					TOTAL	227.97

0019691

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X	SUBTOTAL	
	TAX	
	TOTAL	227.97

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-126

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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2 1 0 5 8 0



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005649 02/29/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
SH001	RH002	GEARDA	00/02/29-11 49 14		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
11311800	TMR CONC MSH-BULK	11960EA		0.1425		1704.30
				TOTAL		1704.30

0019707

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

1704.30

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-127

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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2 1 25 80



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005063 03/21/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SH001	RH001	GEARDA	00/03/21-09	11 44	003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX A X	EXTENDED PRICE
11311800	TMR CONC MSH-BULK		11860EA		0.1415		1678.19
					TOTAL		1678.19
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL	1678.19	

0019931

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-128

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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2 1 5 9 9



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

005963 03/28/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SH001	RH011	GEARDA	00/03/28-15 06 30		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
11311800	TMR CONC MSH-BULK		13800	EA	0.1430		1973.40
					TOTAL		1973.40
PURCHASER'S SIGNATURE					SUBTOTAL		
X					TAX		
					TOTAL		1973.40

0875047

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-129

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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MD	1½% on \$700 or less 1% on amount over \$700	.70
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WV	1½% on \$750 or less 1% on amount over \$750	.50

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AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

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2 1 2 5 8 9



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16030

PAGE # 1

006171 04/14/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16030

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	00/04/14-10	44	33	003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
11311000	TMR CONC MSH-BULK		9840	EA	0.1435		1412.04
TOTAL							1412.04

0875303

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

1412.04

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-130

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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CLEARFIELD AGWAY
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 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

006402 04/28/0

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
SN001	RW012	GEARDA	00/04/20-11 05 21		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
11311800	TMR CONC MSH-BULK		5900EA		0.1430	843.7
					TOTAL	843.7

0875555

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

843.70

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

ORIGINAL

Thank You

B-131

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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2 1 2 5 7 0



CLEARFIELD AGWAY
 814-765-9044
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PA 16830

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006517 05/05/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
SH001	R#012	GEARDA	00/05/05-09 30 27		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX EXTENDED PRICE
1.131.1800	TMR CONC MSH-BULK		9900	EA	0.1430	1415.70
					TOTAL	1415.70
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL TAX TOTAL	1415.70

0875707

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-132

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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107179



CLEARFIELD AGWAY
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PA 16830

PAGE # 1

006845 05/20/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
SN001	RW012	GEARDA	00/05/20-11 23 45			003 LOIS
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
11311800	TMR CONC MSH-BULK		4900	EA	0.16	784.00
					TOTAL	784.00

1556118

ORIGINAL

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

784.00

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-133

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA.	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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B-0011



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

PATRON

PAGE # 1

006990 05/27/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SN001	R#001	GEARDA	00/05/27-00	14 02	003	LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
12000700	USED FEED BAGS-BUYIN 0 50 & 100 LB		-50EA		0.15		-7.50
					TOTAL		-7.50

Gave Alan original copy

1556264

PATRON

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X	SUBTOTAL	
	TAX	
	TOTAL	-7.50

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-134

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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A. C. C. I



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 814-765-9044
 7 W SECOND AVE
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PA 16830

PAGE # 1

006988 05/27/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SW001	R#001	GEARDA	00/05/27-00	00 43	003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
41047000	NORTH RIVER TOWELS S INGLE FOLD		1	EA	19.99		19.99
17790530	KITTANNING HEIFER RU MENSIN MINERAL 50#		10	EA	15.70		157.00
12675931	PAY2BACK SUPERSTART 20% DEC/T 50 LB		4	EA	7.95		31.80
					TOTAL		208.79

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

208.79

1556263

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-135

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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***PAST DUE FINANCE CHARGE SCHEDULE**

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4 %	.70
NH, NY, OH, PA	1 1/2 %	.70
DE, MA, ME, NJ, RI	1 1/2 %	.50
MD	1 1/2 % on \$700 or less 1 % on amount over \$700	.70
VT	1 1/2 % on \$500 or less 1 1/4 % on amount over \$500	.50
WV	1 1/2 % on \$750 or less 1 % on amount over \$750	.50

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M. C. C. I



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PA 16830

PAGE # 1

007021 05/27/01

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SH001	RN002	GEARDA	00/05/27-13 53 42		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A x	EXTENDED PRICE
11311000	TMR CONC MSH-BULK		9820EA		0.1490		1463.10
					TOTAL		1463.10

1556300

ORIGINAL

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

1463.10

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-136

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

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2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
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4-10-01



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

007089 05/31/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	00/05/31-16 47 29		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
11311800	TMR CONC MSH--BULK		10120	EA	0.1490		1507.88
16205000	CORNMEAL FINE--BULK		35480	EA	0.0525		1862.70
					TOTAL		3370.58
PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL	3370.58	

1556363

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-137

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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A 0011



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

007558 06/22/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S#001	R#012	GEARDA	00/06/22-13 38 25		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
11211800	TMR CONC MSH-BULK	9840	EA	0.1400		1456.32
				TOTAL		1456.32
PURCHASER'S SIGNATURE X				SUBTOTAL		
				TAX		
				TOTAL		1456.32

1556820

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-138

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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1-0011



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

007701 06/29/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(014) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
S001	R002	GEARDA	00/06/29-10	26 46	003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
1131100	TMR CONC MSH-BULK	13720	EA	0.13		1783.60
				TOTAL		1783.60
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X					SUBTOTAL	
					TAX	
					TOTAL	1783.60

1556945

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-139

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*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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2001



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

007735 06/30/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 410
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	ENR 012	PATRON NUMBER	GEARDA	00/06/30-15 36 19			SALESPERSON	
							003 LOIS	
PRODUCT NUMBER	DESCRIPTION			QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
1556973	CORNEAL FINE-BULK			27000	EA	0.0540		1458.00
						TOTAL		1458.00
THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE. PURCHASER'S SIGNATURE X						SUBTOTAL		
						TAX		
						TOTAL		1458.00

1556973

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-140

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA.	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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1001



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

007923 07/11/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE		PATRON NUMBER					SALESPERSON	
SH001	RN012	GEARDA		00/07/11-12	26 06		003	LOIS
PRODUCT NUMBER	DESCRIPTION			QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
11311000	TMR CONC MSH-BULK			9840EA		0.13		1279.20
						TOTAL		1279.20

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PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

1279.20

1730152

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-141

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

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AGWAY



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

PAGE # 1

000163 07/26/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART

ACCT. CREDIT FILE		BOX #	PATRON NUMBER	SALESPERSON		
CLEARFIELD		PA	16830	003 LOIS		
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE	
S#001	GEARDA	00/07/26	15	06 25		
24201700	ATRIZINE 4L 2 1/2 GA LLON	0.6000	EA	40.00	24.00	
24264400	RESTRICTED LICH# ROUNDUP ULTRA 2 1/2 GALLON	4.0000	EA	125.00	600.00	
24257500	PROWL 3.3EC 2 1/2 G ALLON	0.6000	EA	60.00	36.00	
24217700	BICEP II 2 1/2 GAL RESTRICTED LICH#	6.2000	EA	118.75	736.25	
024	SPRAYING CHARGE		35EA	8.00	280.00	
P.L. #002719						
TOTAL					1676.25	

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

1730374

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

1776 05

B-142

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
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1001



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

008194 07/28/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE		PATRON NUMBER					SALESPERSON	
SN001		RW002		GEARDA			003 LOIS	
				00/07/28-11 16 40				
PRODUCT NUMBER	DESCRIPTION			QUANTITY	UNIT	UNIT PRICE	T A x	EXTENDED PRICE
11311000	TMR CONC MSH-BULK			9900EA		0.13		1287.00
16205000	CORNMEAL FINE-BULK			34820EA		0.0515		1793.23
TOTAL								3080.23
PURCHASER'S SIGNATURE X							SUBTOTAL	
							TAX	
							TOTAL	

1730400

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-143

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4 %	.70
NH, NY, OH, PA	1 1/2 %	.70
DE, MA, ME, NJ, RI	1 1/2 %	.50
MD	1 1/2 % on \$700 or less 1 % on amount over \$700	.70
VT	1 1/2 % on \$500 or less 1 1/4 % on amount over \$500	.50
WV	1 1/2 % on \$750 or less 1 % on amount over \$750	.50

NOTICE TO BUYER:

1. PURCHASES WILL CONSTITUTE ACCEPTANCE OF THE ABOVE TERMS.
2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

000419 00/11/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 410
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
SW001	RW012	GEARDA	00.00/11-15 24 21		003 1018	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X EXTENDED PRICE
11301000	TMR CONC MSH-BULK		9960EA		0.1370	1364.52
					TOTAL	1364.52

1730608

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

1364.52

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-144

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

1. **Payments Required** - The amount due in full is to be paid by the next monthly statement date. **THIS IS NOT AN INSTALLMENT OR REVOLVING CHARGE AGREEMENT.**
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6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

*PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
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PA 16830

PAGE # 1

008618 08/29/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SW001	00002	GEARDA	08/00/29-14	10 26	003	LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX X	EXTENDED PRICE
11311800	TMR CONC MSH-BULK		13820EA		0.1320		1824.24
					TOTAL		1824.24

1730819

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

1824.24

ORIGINAL

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Thank You

B-145

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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000700 09/05/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
SW001	RW002	GEARDA	00/02/05-12 32 40		000 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A x	EXTENDED PRICE
16205000	CORNMEAL FINE-BULK		3564000	EA	0.0485		1728.54
					TOTAL		1728.54
PURCHASER'S SIGNATURE X					SUBTOTAL		
					TAX		
					TOTAL		1728.54

1730900

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-146

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

008849 09/19/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID# 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#002	GEARDA	00/09/19-13 13 49		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
11311800	TMR CONC MSH-BULK		10420EA		0.1423		1482.77
					TOTAL		1482.77

2567043

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.
 PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	1482.77

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-147

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

008979 09/29/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#012	GEARDA	00/09/29-10 54 42		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	TAX A X	EXTENDED PRICE
11311800	TMR CONC MSH-BULK		13840EA		0.1410		1951.44
					TOTAL		1951.44

2567166

ORIGINAL

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 PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	1951.44

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Thank You

B-148

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STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

009132 10/13/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD

PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
SH001	RH002	GEARDA	00/10/13-16 08 57		003 LOIS	
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE
16205000	CORNMEAL FINE--BULK		17580EA		0.0485	852.63
					TOTAL	852.63

2567321

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 PURCHASER'S SIGNATURE
 X

SUBTOTAL	
TAX	
TOTAL	852.63

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-149

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

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PAGE # 1

009239 10/24/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON
SH001	RH002	GEARDA	00/10/24-12 46 03		003 LOIS	
PRODUCT NUMBER	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	EXTENDED PRICE	
11311800	TMR CONC MSH-BULK	13840EA		0.1410	1951.44	
				TOTAL	1951.44	
PURCHASER'S SIGNATURE X				SUBTOTAL		
				TAX		
				TOTAL		
					1951.44	

2567413

ORIGINAL

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

B-150

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

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DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

1. PURCHASES WILL CONSTITUTE ACCEPTANCE OF THE ABOVE TERMS.
2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
3. YOU MAY AT ANY TIME PAY THE FULL UNPAID BALANCE.

AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

* PLEASE NOTE

While Agway will not impose any FINANCE CHARGE in violation of state law, Agway may impose and Buyer agrees to pay a FINANCE CHARGE different from the above schedule if permitted by state law.



CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD

PA 16830

PAGE # 1

009657 12/05/00

SOLD TO:

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

ACCT. CREDIT TYPE	PATRON NUMBER					SALESPERSON	
S#001	R#012	GEARDA	00/12/05-11 47 02		003 LOIS		
PRODUCT NUMBER	DESCRIPTION		QUANTITY	UNIT	UNIT PRICE	T A X	EXTENDED PRICE
11311800	TMR CONC MSH-BULK		5960EA		0.1511		900.56
					TOTAL		900.56

2567821

ORIGINAL

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.

PURCHASER'S SIGNATURE

X

SUBTOTAL

TAX

TOTAL

900.56

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

Thank You

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COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

1. **Payments Required** - The amount due in full is to be paid by the next monthly statement date. **THIS IS NOT AN INSTALLMENT OR REVOLVING CHARGE AGREEMENT.**
2. **Finance Charge** - If payment is not made within the time specified above, a **Finance Charge (LATE CHARGE)** will be assessed. The Finance Charge will be determined by multiplying the **Finance Charge Base** by the appropriate monthly rate for the state of residence as shown on the "Past Due Finance Charge Schedule."
3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE) -**
 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
4. **Monthly statements** - Buyer will receive a monthly statement showing the Previous Balance (last month's NEW BALANCE), New Balance, Amount Due, Finance Charge Base, **FINANCE CHARGE**, purchases, payments and credits. Payments received will be applied first to accrued **FINANCE CHARGES** and then to the oldest outstanding amounts due.
5. If this account is placed with an attorney for collection, Buyer agrees to pay reasonable attorney's fees, together with additional costs and expenses of collection.
6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1¼%	.70
NH, NY, OH, PA	1½%	.70
DE, MA, ME, NJ, RI	1½%	.50
MD	1½% on \$700 or less 1% on amount over \$700	.70
VT	1½% on \$500 or less 1¼% on amount over \$500	.50
WV	1½% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

1. PURCHASES WILL CONSTITUTE ACCEPTANCE OF THE ABOVE TERMS.
2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
3. YOU MAY AT ANY TIME PAY THE FULL UNPAID BALANCE.

AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

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2007020

CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	12/31/00
ACCOUNT NUMBER	GEARDA

DATE	12/31/00
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return this portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
835	12/16/00	B	PRIOR BALANCE	95797.74	95797.74			
	12/31/00	F	FINANCE CHARGE	1423.46	97221.20	835		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH WILL BE CHARGED TO ALL ACCOUNTS 30 DAYS PAST DUE.					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	97,221.20	TOTAL	97,221.20
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
900.56		1,402.42		0.00		93,494.76		

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	01/31/01
ACCOUNT NUMBER	GEARDA

DATE	01/31/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 410
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
	01/16/01	B	PRIOR BALANCE	97221.20	97221.20			
862	01/31/01	F	FINANCE CHARGE	1458.32	98679.52	862		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE CHARGED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	98679.52	TOTAL	98679.52
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1,423.46		900.56		94897.18		CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	02/28/01
ACCOUNT NUMBER	GEARDA

DATE	02/28/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
	02/16/01	B	PRIOR BALANCE	98679.52	98679.52			
892	02/28/01	F	FINANCE CHARGE	1458.32	100137.84	892		
TERMS: NET 15 DAYS A FINANCE CHARGE OF 1 1/2% PER MONTH WILL BE CHARGED TO ALL ACCOUNTS 30 DAYS PAST DUE.								
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE					PLEASE PAY 100 137.84		TOTAL 100 137.84	
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		97 221.20		

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	03/31/01
ACCOUNT NUMBER	GEARDA

DATE	03/31/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return this portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
921	03/16/01	B	PRIOR BALANCE	100137.84	100137.84			
	03/31/01	F	FINANCE CHARGE	1458.32	101596.16	921		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE CHARGED TO ALL			ACCOUNTS 30 DAYS PAST DUE					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	101596.16	TOTAL	101596.16
30 DAYS	15 DAYS	60 DAYS	30 DAYS	90 DAYS	45 DAYS	120 DAYS	60 DAYS	
	0.00	1458.32		0.00		98679.52		CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE 04/30/01
ACCOUNT NUMBER GEARDA

DATE 04/30/01
ACCOUNT NUMBER GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return this portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
948	04/16/01	B	PRIOR BALANCE	101 596.16	101 596.16			
	04/30/01	F	FINANCE CHARGE	1 458.32	103 054.48	948		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE CHARGED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	103 054.48	TOTAL	103 054.48
30 DAYS	15 DAYS	30 DAYS	45 DAYS	60 DAYS	CLEARFIELD AGWAY			
	0.00	1 458.32	0.00	100 137.84				

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	05/31/01
ACCOUNT NUMBER	GEARDA

DATE	05/31/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 410
 CLEARFIELD PA 16830

To ensure proper credit please
 check those items being paid in
 the "✓" column and return this
 portion of the statement with
 your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
974	05/16/01	B	PRIOR BALANCE	103054.48	103054.48			
	05/31/01	F	FINANCE CHARGE	1458.32	104512.80	974		
TERMS: NET 15 DAYS WILL BE CHARGED TO ALL ACCOUNTS 30 DAYS PAST DUE. A FINANCE CHARGE OF 1 1/2% PER MONTH								

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	104512.80	TOTAL	104512.80
30 DAYS	60 DAYS	90 DAYS	120 DAYS	15 DAYS	30 DAYS	45 DAYS	60 DAYS	
				0.00	1458.32	0.00	101596.16	

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	06/30/01
ACCOUNT NUMBER	GEARDA

DATE	06/30/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1007	06/16/01	B	PRIOR BALANCE	104 512.80	104 512.80			
	06/30/01	F	FINANCE CHARGE	1458.32	105 971.12	1007		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE					PLEASE PAY 105 971.12		TOTAL 105 971.12	
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		103 054.48		

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
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 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	07/31/01
ACCOUNT NUMBER	GEARDA

DATE	07/31/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

PAGE NO. 1

To ensure proper credit please check those items being paid in the "✓" column and return this portion of the statement with your payment.

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1049	07/16/01	B	PRIOR BALANCE	10597.12	10597.12	1049		
	07/31/01	F	FINANCE CHARGE	1458.32	107429.44			
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE					PLEASE PAY	TOTAL		
					107429.44	107429.44		
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		104512.80		

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	08/31/01
ACCOUNT NUMBER	GEARDA

DATE	08/31/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return this portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1086	08/16/01	B	PRIOR BALANCE	107429.44	107429.44			
	08/31/01	F	FINANCE CHARGE	1458.32	108887.76	1086		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					
CODES C - CR MEMO D - DR MEMO P - PAYMENT I - INVOICE A - DISCOUNT ALLOWED F - FINANCE CHARGE				PLEASE PAY 108887.76		TOTAL 108887.76		
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		10597.12		

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	09/30/01
ACCOUNT NUMBER	GEARDA

DATE	09/30/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return this portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1120	09/16/01	B	PRIOR BALANCE	108 887.76	108 887.76			
	09/30/01	F	FINANCE CHARGE	1 458.32	110 346.08	1120		
TERMS: NET 15 DAYS A FINANCE CHARGE OF 1 1/2% PER MONTH WILL BE APPLIED TO ALL ACCOUNTS 30 DAYS PAST DUE.								
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE						PLEASE PAY 110 346.08 TOTAL 110 346.08		
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		107 429.44		
CLEARFIELD AGWAY								

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	10/31/01
ACCOUNT NUMBER	GEARDA

DATE	10/31/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

PAGE NO. 1

To ensure proper credit please check those items being paid in the "✓" column and return the portion of the statement with your payment.

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1154	10/16/01	B	PRIOR BALANCE	110,346.08	110,346.08			
	10/31/01	F	FINANCE CHARGE	1,458.32	111,804.40	1154		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	111,804.40	TOTAL	111,804.40
30 DAYS	60 DAYS	90 DAYS	120 DAYS	15 DAYS	30 DAYS	45 DAYS	60 DAYS	
0.00	1,458.32	0.00	108,887.76					

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	11/30/01
ACCOUNT NUMBER	GEARDA

DATE	11/30/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return this portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1180	11/16/01	B	PRIOR BALANCE	111 804.40	111 804.40			
	11/30/01	F	FINANCE CHARGE	1458.32	113 262.72	1180		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	113 262.72	TOTAL	113 262.72
30 DAYS	60 DAYS	90 DAYS	120 DAYS	15 DAYS	30 DAYS	45 DAYS	60 DAYS	
0.00	1458.32	0.00	110 346.08					

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	12/31/01
ACCOUNT NUMBER	GEARDA

DATE	12/31/01
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit plea
 check those items being paid
 the "✓" column and return ti
 portion of the statement w/
 your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1205	12/15/01	B	PRIOR BALANCE	113 262.72	113 262.72			
	12/31/01	F	FINANCE CHARGE	1 458.32	114 721.04	1205		
TERMS: NET 15 DAYS A FINANCE CHARGE OF 1 1/2% PER MONTH WILL BE APPLIED TO ALL ACCOUNTS 30 DAYS PAST DUE.								

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	114 721.04	TOTAL	114 721.04
30 DAYS	60 DAYS	90 DAYS	120 DAYS					
15 DAYS	30 DAYS	45 DAYS	60 DAYS					
0.00	1 458.32	0.00	111 804.40					

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	01/31/02
ACCOUNT NUMBER	GEARDA

DATE	01/31/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return this portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT	✓
1230	01/16/02	B	PRIOR BALANCE	114721.04	114 721.04				
	01/31/02	F	FINANCE CHARGE	1458.32	116179.36	1230			
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH						
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.						
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE				PLEASE PAY	116 179.36	TOTAL		116 179.36	
30 DAYS		60 DAYS		90 DAYS		120 DAYS			
15 DAYS		30 DAYS		45 DAYS		60 DAYS			
0.00		1458.32		0.00		113 262.72			

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	02/28/02
ACCOUNT NUMBER	GEARDA

DATE	02/28/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return this portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1257	02/16/02	B	PRIOR BALANCE	116179.36	116179.36			
	02/28/02	F	FINANCE CHARGE	1458.32	117637.68	1257		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	117637.68	TOTAL	117637.68
30 DAYS	60 DAYS	90 DAYS	120 DAYS					
13 DAYS 0.00	30 DAYS 1458.32	45 DAYS 0.00	60 DAYS 114721.04	CLEARFIELD AGWAY				

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	03/31/02
ACCOUNT NUMBER	GEARDA

DATE	03/31/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 410
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1290	03/16/02	B	PRIOR BALANCE	117637.68	117637.68			
	03/31/02	F	FINANCE CHARGE	1458.32	119096.00	1290		

TERMS: NET 15 DAYS
 WILL BE APPLIED TO ALL ACCOUNTS 30 DAYS PAST DUE.
 A FINANCE CHARGE OF 1 1/2% PER MONTH

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	119096.00	TOTAL	119096.00
30 DAYS	60 DAYS	90 DAYS	120 DAYS					
15 DAYS 0.00	30 DAYS 1458.32	45 DAYS 0.00	90 DAYS 116179.36					

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	04/30/02
ACCOUNT NUMBER	GEARDA

DATE	04/30/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

PAGE NO. 1

To ensure proper credit please check those items being paid in the "✓" column and return the portion of the statement with your payment.

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1316	04/16/02	B	PRIOR BALANCE	119096.00	119096.00			
	04/30/02	F	FINANCE CHARGE	1458.32	120554.32	1316		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	120554.32	TOTAL	120554.32
-------	----------------------------	----------------------------	-------------------------	-----------------------	---------------	-----------	-------	-----------

80 DAYS	60 DAYS	90 DAYS	120 DAYS
15 DAYS 0.00	30 DAYS 1458.32	45 DAYS 0.00	60 DAYS 117637.68

CLEARFIELD AGWAY

B-168

STATEMENT

CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

DATE	05/31/02
ACCOUNT NUMBER	GEARDA

DATE	05/31/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return this portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1349	05/16/02	B	PRIOR BALANCE	120554.32	120554.32			
	05/31/02	F	FINANCE CHARGE	1458.32	122012.64	1349		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					

CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE
 D - DR MEMO I - INVOICE ALLOWED CHARGE

PLEASE PAY 122012.64

TOTAL 122012.64

30 DAYS 60 DAYS 90 DAYS 120 DAYS

15 DAYS 30 DAYS 45 DAYS 60 DAYS
 0.00 1458.32 0.00 119096.00

CLEARFIELD AGWAY

B-169

CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	06/30/02
ACCOUNT NUMBER	GEARDA

DATE	06/30/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

PAGE NO. 1

To ensure proper credit please check those items being paid the "✓" column and return portion of the statement with your payment.

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1387	06/16/02	B	PRIOR BALANCE	122012.64	122012.64	1387		
	06/30/02	F	FINANCE CHARGE	1458.32	123470.96			
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE				PLEASE PAY		TOTAL		
				123470.96		123470.96		
130 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
		1458.32				120554.32		

CLEARFIELD AGWAY

B-170

CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	07/31/02
ACCOUNT NUMBER	GEARDA

DATE	07/31/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 41A
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1431	07/16/02	B	PRIOR BALANCE	123470.96	123470.96			
	07/31/02	F	FINANCE CHARGE	1458.32	124929.28	1431		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE				PLEASE PAY 124,929.28		TOTAL 124,929.28		
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		122,012.64		
CLEARFIELD AGWAY								

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	08/31/02
ACCOUNT NUMBER	GEARDA

DATE	08/31/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid in the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1479	08/16/02	B	PRIOR BALANCE	124929.28	124929.28			
	08/31/02	F	FINANCE CHARGE	1458.32	126387.60	1479		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	126,387.60	TOTAL	126,387.60
30 DAYS	60 DAYS	90 DAYS	120 DAYS					
15 DAYS 0.00	30 DAYS 1458.32	45 DAYS 0.00	90 DAYS 123,470.96					

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	09/30/02
ACCOUNT NUMBER	GEARDA

DATE	09/30/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please
 check those items being paid in
 the "✓" column and return this
 portion of the statement with
 your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1525	09/16/02	B	PRIOR BALANCE	126 387.60	126 387.60			
	09/30/02	F	FINANCE CHARGE	1 458.32	127 845.92	1525		
TERMS: NET 15 DAYS WILL BE APPLIED TO ALL ACCOUNTS 30 DAYS PAST DUE. A FINANCE CHARGE OF 1 1/2% PER MONTH								
CODES C - CR MEMO D - DR MEMO P - PAYMENT I - INVOICE A - DISCOUNT ALLOWED F - FINANCE CHARGE				PLEASE PAY 127 845.92		TOTAL 127 845.92		
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		124 929.28		

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	10/31/02
ACCOUNT NUMBER	GEARDA

DATE	10/31/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1567	10/16/02	B	PRIOR BALANCE	127845.92	127845.92	1567		
	10/31/02	F	FINANCE CHARGE	1458.32	129304.24			

TERMS: NET 15 DAYS
 WILL BE APPLIED TO ALL ACCOUNTS 30 DAYS PAST DUE.
 A FINANCE CHARGE OF 1 1/2% PER MONTH

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	129304.24	TOTAL	129304.24
30 DAYS	60 DAYS	90 DAYS	120 DAYS					
15 DAYS 0.00	30 DAYS 1458.32	45 DAYS 0.00	60 DAYS 126387.60					

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	11/30/02
ACCOUNT NUMBER	GEARDA

DATE	11/30/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit plea
 check those items being paid
 the "✓" column and return th
 portion of the statement wi
 your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1603	11/16/02	B	PRIOR BALANCE	129,304.24	129,304.24			
	11/30/02	F	FINANCE CHARGE	1,458.32	130,762.56	1603		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ADD			ACCOUNTS 30 DAYS PAST DUE.					
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE				PLEASE PAY 130,762.56		TOTAL 130,762.56		
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		127845.92		

CLEARFIELD AGWAY

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CLEARFIELD AGENCY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	12/31/02
ACCOUNT NUMBER	GEARDA

DATE	12/31/02
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1637	12/16/02	B	PRIOR BALANCE	130762.56	130762.56			
	12/31/02	F	FINANCE CHARGE	1458.32	132220.88	1637		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE					PLEASE PAY 132,220.88		TOTAL 132,220.88	
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		129,304.24		
CLEARFIELD AGENCY								

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	01/31/03
ACCOUNT NUMBER	GEARDA

DATE	01/31/03
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1668	01/16/03	B	PRIOR BALANCE	132,220.88	132,220.88			
	01/31/03	F	FINANCE CHARGE	1,458.32	133,679.20	1668		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE				PLEASE PAY 133,679.20		TOTAL 133,679.20		
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1,458.32		0.00		130,762.56		
CLEARFIELD AGWAY								

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	02/28/03
ACCOUNT NUMBER	GEARDA

DATE	02/28/03
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1700	02/16/03	B	PRIOR BALANCE	133679.20	133679.20			
	02/28/03	F	FINANCE CHARGE	1458.32	135137.52	1700		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	135,137.52	TOTAL	135,137.52
30 DAYS	60 DAYS	90 DAYS	120 DAYS					
13 DAYS 0.00	30 DAYS 1458.32	45 DAYS 0.00	60 DAYS 132220.88	CLEARFIELD AGWAY				

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	03/31/03
ACCOUNT NUMBER	GEARDA

DATE	03/31/03
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1720	03/17/03	B	PRIOR BALANCE	135137.52	135137.52			
	03/31/03	F	FINANCE CHARGE	1458.32	136595.84	1720		
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE				PLEASE PAY 136595.84		TOTAL 136595.84		
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		133679.20		

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	04/30/03
ACCOUNT NUMBER	GEARDA

DATE	04/30/03
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1754	04/16/03	B	PRIOR BALANCE	136 595.84	136 595.84			
	04/30/03	F	FINANCE CHARGE	1458.32	138 054.16	1754		

TERMS: NET 15 DAYS
 MONTH WILL BE APPLIED TO ACCOUNTS 30 DAYS PAST DUE.
 A FINANCE OF CHARGE OF 1 1/2% PER

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	138 054.16	TOTAL	138 054.16
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30 DAYS	60 DAYS	90 DAYS	120 DAYS
15 DAYS 0.00	30 DAYS 1458.32	45 DAYS 0.00	60 DAYS 135 137.52

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	05/31/03
ACCOUNT NUMBER	GEARDA

DATE	05/31/03
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1791	05/16/03	B	PRIOR BALANCE	138054.16	138054.16	1791		
	05/31/03	F	FINANCE CHARGE	1458.32	139512.48			
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH			WILL BE APPLIED TO ACCOUNTS 30 DAYS PAST DUE.		
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE					PLEASE PAY	TOTAL		139512.48
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		136595.84		CLEARFIELD AGWAY

B-181

CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	06/30/03
ACCOUNT NUMBER	GEARDA

DATE	06/30/03
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 41A
 CLEARFIELD PA 16830

To ensure proper credit please check those items being paid the "✓" column and return the portion of the statement with your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1021	06/16/03	B	PRIOR BALANCE	13952.48	13952.48	1021		
	06/30/03	F	FINANCE CHARGE	1458.32	140970.80			
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ACCOUNTS 30 DAYS PAST DUE.			DUE.					

CODES	C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	140970.80	TOTAL	140970.80
30 DAYS	15 DAYS	60 DAYS	30 DAYS	90 DAYS	45 DAYS	120 DAYS	60 DAYS	
	0.00		1458.32		0.00		138054.16	

CLEARFIELD AGWAY

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CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE 07/31/03
ACCOUNT NUMBER GEARDA

DATE 07/31/03
ACCOUNT NUMBER GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit please
 check those items being paid in
 the "✓" column and return this
 portion of the statement with
 your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1052	07/16/03	B	PRIOR BALANCE	140 970.80	140 70.80	1052		
	07/31/03	F	FINANCE CHARGE	1458.32	142 429.12			
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
ILL. BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					

CODES C - CR MEMO D - DR MEMO	P - PAYMENT I - INVOICE	A - DISCOUNT ALLOWED	F - FINANCE CHARGE	PLEASE PAY	142 429.12	TOTAL	142 429.12
30 DAYS		60 DAYS		90 DAYS		120 DAYS	
15 DAYS 0.00		30 DAYS 1458.32		45 DAYS 0.00		90 DAYS 139512.48	

CLEARFIELD AGWAY

B-183

CLEARFIELD AGWAY
 814-765-9044
 7 W SECOND AVE
 CLEARFIELD PA 16830

STATEMENT

DATE	08/31/03
ACCOUNT NUMBER	GEARDA

DATE	08/31/03
ACCOUNT NUMBER	GEARDA

DAN E. GEARHART
 BETSY R. GEARHART
 RR 1 BOX 418
 CLEARFIELD PA 16830

To ensure proper credit plea
 check those items being paid
 the "✓" column and return th
 portion of the statement w
 your payment.

PAGE NO. 1

REFERENCE	DATE	CODE	DESCRIPTION	AMOUNT	BALANCE	REFERENCE	CODE	AMOUNT
1890	08/16/03	B	PRIOR BALANCE	142 429.12	142 429.12	1890		
21866	08/31/03	F	FINANCE CHARGE	1 458.32	143 887.44			
	9/2/03		Invoice	1 415.96	145 303.40			
TERMS: NET 15 DAYS			A FINANCE CHARGE OF 1 1/2% PER MONTH					
WILL BE APPLIED TO ALL			ACCOUNTS 30 DAYS PAST DUE.					
CODES C - CR MEMO P - PAYMENT A - DISCOUNT F - FINANCE D - DR MEMO I - INVOICE ALLOWED CHARGE				PLEASE PAY 145 303.40		TOTAL 145 303.40		
30 DAYS		60 DAYS		90 DAYS		120 DAYS		
15 DAYS		30 DAYS		45 DAYS		60 DAYS		
0.00		1458.32		0.00		140 970.80		

CLEARFIELD AGWAY

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Invoice

PAGE # 1

CLEARFIELD AGWAY
814-765-9044/1-866-765-9044
7 W SECOND AVE
CLEARFIELD PA 16830

021866 09/02/03

SOLD TO:
DAN E. GEARHART
BETSY R. GEARHART
RR 1 BOX 418
CLEARFIELD PA 16830

(814) 765-5472 TAX ID= 196447595

PLAN	CUSTOMER NUMBER	TERMS				SALESPERSON
S#001	R#002	GEARDA	03/09/02-09 15 09			003 LOIS
PRODUCT NO.	DESCRIPTION	QUANTITY	UNIT	UNIT PRICE	TAX	EXTENDED PRICE
11311800	TMR CONC MSH-BULK	7820LB		0.1706		1334.09
DELIVERED 1-28-03						
031	MISC REVENUE	1EA		81.87		81.87
FINANCE CHARGES						
				TOTAL		1415.96
871171				SUBTOTAL		
				TAX		
				TOTAL		1415.96

THE UNDERSIGNED HEREBY AGREES TO THE TERMS AND CONDITIONS SET FORTH ON BOTH SIDES OF THE INVOICE AND ACKNOWLEDGES RECEIPT OF A COPY OF THIS INVOICE.
RECEIVED BY:
X

UNLESS OTHERWISE STATED ABOVE ALL GRAIN IS FOR FEEDING PURPOSES ONLY

B-185

COMMERCIAL CREDIT AGREEMENT - REGULAR ACCOUNT

In consideration of Agway, Inc., its subsidiaries or affiliates ("Agway") selling goods to the undersigned Buyer for farm production or commercial purposes, the Buyer agrees to the following terms:

1. **Payments Required** - The amount due in full is to be paid by the next monthly statement date. **THIS IS NOT AN INSTALLMENT OR REVOLVING CHARGE AGREEMENT.**
2. **Finance Charge** - If payment is not made within the time specified above, a **Finance Charge (LATE CHARGE)** will be assessed. The Finance Charge will be determined by multiplying the **Finance Charge Base** by the appropriate monthly rate for the state of residence as shown on the "Past Due Finance Charge Schedule".
3. **AMOUNT ON WHICH FINANCE CHARGE IS ASSESSED (FINANCE CHARGE BASE)** -
 - a. **ADJUSTED BALANCE METHOD:** We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance you owed at the end of the previous billing cycle and subtracting any payments and credits received during the present billing cycle.
4. **Monthly statements** - Buyer will receive a monthly statement showing the Previous Balance (last month's NEW BALANCE), New Balance, Amount Due, Finance Charge Base, **FINANCE CHARGE**, purchases, payments and credits. Payments received will be applied first to accrued **FINANCE CHARGES** and then to the oldest outstanding amounts due.
5. If this account is placed with an attorney for collection, Buyer agrees to pay reasonable attorney's fees, together with additional costs and expenses of collection.
6. Agway is authorized to investigate Buyer's credit record and report to proper persons and bureaus Buyer's performance of this Agreement.
7. Agway may change the terms of this Agreement upon thirty days notice by ordinary mail to the Buyer. This Agreement replaces any other agreement for regular account credit between the parties.

* PAST DUE FINANCE CHARGE SCHEDULE

STATE	MONTHLY RATE ON FINANCE CHARGE BASE	MINIMUM FINANCE CHARGE
CT	1 1/4%	.70
NH, NY, OH, PA	1 1/2%	.70
DE, MA, ME, NJ, RI	1 1/2%	.50
MD	1 1/2% on \$700 or less 1% on amount over \$700	.70
VT	1 1/2% on \$500 or less 1 1/4% on amount over \$500	.50
WV	1 1/2% on \$750 or less 1% on amount over \$750	.50

NOTICE TO BUYER:

1. PURCHASES WILL CONSTITUTE ACCEPTANCE OF THE ABOVE TERMS.
2. YOU ARE ENTITLED TO A COPY OF THIS AGREEMENT. KEEP IT TO PROTECT YOUR LEGAL RIGHTS.
3. YOU MAY AT ANY TIME PAY THE FULL UNPAID BALANCE.

AGWAY DISCLAIMS ALL IMPLIED WARRANTIES, INCLUDING IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. ANY DAMAGES SHALL BE LIMITED TO DIRECT DAMAGES, NOT TO EXCEED THE PURCHASE PRICE OF THE PRODUCT AND SHALL NOT INCLUDE ANY INDIRECT, INCIDENTAL OR CONSEQUENTIAL DAMAGES.

* PLEASE NOTE

While Agway will not impose any FINANCE CHARGE in violation of state law, Agway may impose and Buyer agrees to pay a FINANCE CHARGE different from the above schedule if permitted by state law.

S:\...



CLEARFIELD AGWAY, 7 W. SECOND AVE., CLEARFIELD, PA 16830
814-765-9044
814-765-6609 FAX

September ²⁴ 12, 2003

Dan E. Gearhart
Betsy R. Gearhart
RR 1 Box 418
Clearfield, PA 16830

Dear Dan & Betsy:

At this time it is necessary to advise you that if you do not have arrangements made in the next 10 days to have this overdue account of \$145,303.40 paid in full, it will be necessary for us to turn this account in for collection.

As you can see by the terms on the back of all invoices:

1. All charges are to be paid in full by the next monthly statement date. This is not an installment or revolving charge agreement.
2. If this account is placed with an attorney for collection, you will be required to pay reasonable attorney fees, together with additional costs and expenses of collection.

We will be expecting to hear from you within the next 10 days.

Sincerely,

Lois I. Wriglesworth

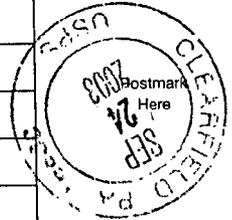
Lois I. Wriglesworth

Enc. 2

U.S. Postal Service
CERTIFIED MAIL RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

7099 3400 0016 7881 3398

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$



Recipient's Name (Please Print Clearly) (to be completed by mailer)
 Dan E. + Betsy R. Gearhart
 Street, Apt. No., or PO Box No.
 RR 1 Box 418
 City, State, ZIP+4
 Clearfield PA 16830
 PS Form 3800, February 2000 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:
 Dan E. Gearhart
 Betsy R. Gearhart
 RR 1 Box 418
 Clearfield PA 16830

2. Article Number (Copy from service label)
 7099 3400 0016 7881 3398

COMPLETE THIS SECTION ON DELIVERY

A. Received by (Please Print Clearly) B. Date of Delivery
 Dan E. Gearhart

C. Signature
 Agent
 Addressee

D. Is delivery address different from item 1? Yes
 If YES, enter delivery address below: No
 1309 Dairy Lane
 CLYD PA 16830

3. Service Type
 Certified Mail Express Mail
 Registered Return Receipt for Merchandise
 Insured Mail C.O.D.

4. Restricted Delivery? (Extra Fee) Yes

Rec.
 9/26/03

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

W & W FARM SUPPLY, INC. d/b/a :
CLEARFIELD AGWAY, :
Plaintiff :
VS. : 2003-1582-CD
:
DAN E. GEARHART, SR. a/k/a :
DAN E. GEARHART AND :
BETSY R. GEARHART, :
Defendants :

CASE NUMBER: No. 2003-1582-CD

TYPE OF CASE: Civil

TYPE OF PLEADING: ENTRY OF APPEARANCE

FILED ON BEHALF OF: Defendant

COUNSEL OF RECORD FOR THIS PARTY: R. DENNING GEARHART, ESQUIRE
Supreme Court I.D. #26540
215 East Locust Street
Clearfield, PA 16830
(814) 765-1581

FILED

NOV 04 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

W & W FARM SUPPLY, INC. d/b/a
CLEARFIELD AGWAY,
Plaintiff

VS.

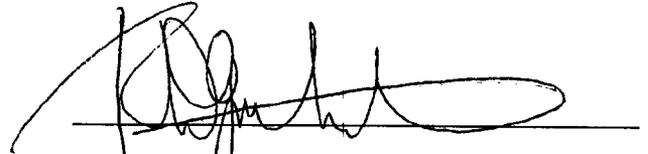
2003-1582 - CD

DAN E. GEARHART, SR. a/k/a
DAN E. GEARHART AND
BETSY R. GEARHART,
Defendants

ENTRY OF APPEARANCE

TO THE PROTHONOTARY OF CLEARFIELD COUNTY:

Please enter my appearance on behalf of the Defendant, Dan E.
Gearhart, Sr. a/k/a Dan E. Gearhart and Betsy R. Gearhart, in the above captioned
matter.



R. Denning Gearhart, Esquire
Attorney for Defendant
Sup. Ct. No.: 26540
215 E. Locust St.
Clearfield, PA 16830
(v)814-765-1581
(f)814-765-6745

Date: November 4, 2003

In The Court of Common Pleas of Clearfield County, Pennsylvania

W&W FARM SUPPLY INC. d/b/a CLEARFIELD AGWAY

Sheriff Docket # 14703

VS.

03-1582-CD

GEARHART, DAN E. SR. a/k/a DAN E. GEARHART and BETSY R. GEARHA

COMPLAINT

SHERIFF RETURNS

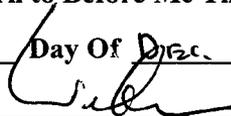
NOW OCTOBER 27, 2003 AT 11:00 AM SERVED THE WITHIN COMPLAINT ON DAN E. GEARHART SR. a/k/a DAN E. GEARHART, DEFENDANT AT OFFICE OF R. DENNING GEARHART, ESQ., (ATTORNEY FOR DEFENDANT) 215 E. LOCUST ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KATHLEEN RICOTTA, SECRETARY A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: COUDRIET

NOW OCTOBER 27, 2003 AT 11:00 AM SERVED THE WITHIN COMPLAINT ON BETSY R. GEARHART, DEFENDANT AT OFFICE OF R. DENNING GEARHART, ESQ., (ATTORNEY FOR DEFENDANT) 215 E. LOCUST ST., CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO KATHLEEN RICOTTA, SECRETARY A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT AND MADE KNOWN TO HER THE CONTENTS THEREOF.
SERVED BY: COUDRIET

Return Costs

Cost	Description
26.37	SHERIFF HAWKINS PAID BY: PLFF. CK# 7089
20.00	SURCHARGE PAID BY: PLFF. Ck# 7090

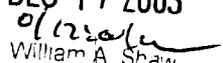
Sworn to Before Me This

17 Day Of Dec. 2003


WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,


Chester A. Hawkins
Sheriff

FILED
DEC 17 2003

William A. Shaw
Prothonotary/Clerk of Courts

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

W & W FARM SUPPLY, INC. d/b/a
CLEARFIELD AGWAY,
Plaintiff

No. 2003-1582-CD

vs.

JAN 06 2004

DAN E. GEARHART, SR. a/k/a DAN E.
GEARHART and BETSY R. GEARHART,
Defendants

William A. Shaw
Prothonotary

PRAECIPE FOR ENTRY OF DEFAULT JUDGMENT

To: William A. Shaw, Sr., Prothonotary

Dear Sir:

1. I certify that on December 19, 2003, I sent by First Class Mail, postage prepaid, the notice required by Pa.R.C.P. 237.1 of our intent to enter a default judgment against the Defendants. Attached hereto and incorporated herein is a true and correct copy of said Notice.

2. This Notice was sent to the Defendants at the following address:

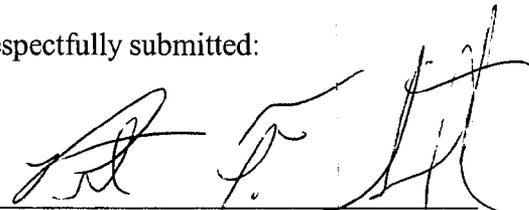
R. Denning Gearhart, Esquire
Attorney for Defendants
215 E. Locust Street
Clearfield, PA 16830

3. More than ten days have elapsed since the mailing of said Notice, but Defendants are still in default of an Answer or other responsive pleading.

4. Please enter judgment in favor of the Plaintiff and against the Defendants in the amount of **\$145,303.40** plus interest at the statutory rate and costs of suit.

Respectfully submitted:

Date: 1/5/04


Peter F. Smith, Esquire
Attorney for Plaintiff

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

W & W FARM SUPPLY, INC. d/b/a
CLEARFIELD AGWAY,
Plaintiff

No. 2003-1582-CD

vs.

DAN E. GEARHART, SR. a/k/a DAN E.
GEARHART and BETSY R. GEARHART,
Defendants

CERTIFICATE OF ADDRESS

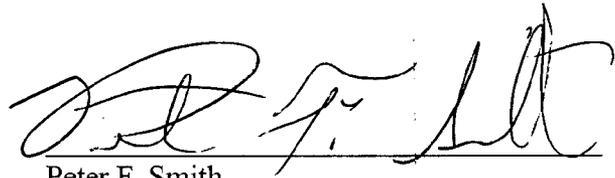
I, Peter F. Smith, attorney for Plaintiff, certify that to the best of my information, knowledge and belief, the correct name and address of the Plaintiff and last known address of the Defendants are:

Plaintiff: W.W. Farm Supply, Inc.
d/b/a Clearfield Agway
7 West Second Avenue
Clearfield, PA 16830

Defendants: Dan E. Gearhart, Sr.
a/k/a Dan E. Gearhart
Betsy R. Gearhart
C/o R. Denning Gearhart, Esquire
Attorney for the Defendants
215 E. Locust Street
Clearfield, PA 16830

Date:

1/5/04



Peter F. Smith
Attorney for Plaintiff

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

W & W FARM SUPPLY, INC. d/b/a
CLEARFIELD AGWAY,
Plaintiff

No. 2003-1582-CD

vs.

DAN E. GEARHART, SR. a/k/a DAN E.
GEARHART and BETSY R. GEARHART,
Defendants

Notice is given that a judgment has been entered of record in Clearfield County against and Dan E. Gearhart, Sr. a/k/a Dan E. Gearhart and Betsy R. Gearhart, C/o R. Denning Gearhart, Attorney, and in favor of the Plaintiff in the amount of \$145,303.40 plus interest and costs.

Prothonotary

By _____, Deputy

Rule of Civil Procedure No. 236

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY,
PENNSYLVANIA
STATEMENT OF JUDGMENT

W. W. Farm Supply, Inc.
Clearfield Agway
Plaintiff(s)

No.: 2003-01582-CD

Real Debt: \$145,303.40

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Dan E. Gearhart Sr.
Betsy Gearhart
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: January 6, 2004

Expires: January 6, 2009

Certified from the record this 6th day of January, 2004

William A. Shaw, Prothonotary

SIGN BELOW FOR SATISFACTION

Received on _____, _____, of defendant full satisfaction of this Judgment, Debt,
Interest and Costs and Prothonotary is authorized to enter Satisfaction on the same.

Plaintiff/Attorney

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

W & W FARM SUPPLY, INC. d/b/a	:	
CLEARFIELD AGWAY,	:	No. 2003-1582-CD
Plaintiff	:	
vs.	:	
	:	
DAN E. GEARHART, SR. a/k/a	:	
DAN E. GEARHART and	:	
BETSEY R. GEARHART	:	
Defendants	:	
&	:	
	:	
WAROQUIER COAL COMPANY	:	
and all Affiliated Companies	:	
Garnishee	:	

PRAECIPE FOR WRIT OF EXECUTION

TO: William A. Shaw, Prothonotary

Dear Sir:

1. Kindly issue writ of execution in the above matter directed to the Sheriff of Clearfield County against DAN E. GEARHART, SR. a/k/a DAN E. GEARHART and BETSY R. GEARHART, Defendants, and WAROQUIER COAL COMPANY, Garnishee.

2. This Writ should be indexed against DAN E. GEARHART, SR. a/k/a DAN E. GEARHART and BETSY R. GEARHART and the following property:

All cash, funds, royalties, intangible personal property or choses in action owned by, owing to or held on behalf of the Defendants, Dan E. Gearhart, Sr. a/k/a Dan E. Gearhart and Betsy R. Gearhart.

3. The amounts due are as follows:

a)	Principal & interest	\$145,303.40
b)	Interest after 09/01/03 at 18% per annum (to be added)	\$ _____
c)	Costs of Suit (to be added)	\$ _____

Preliminary Total \$ _____

GRAND TOTAL \$ _____

FILED

FEB 20 2004

William A. Shaw
Prothonotary/Clerk of Courts

Date: 2/19/04


Peter F. Smith, Esquire
Attorney for Plaintiff

125.00 Prothonotary costs

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

W & W FARM SUPPLY d/b/a	:	
CLEARFIELD AGWAY,	:	No. 2003-1582-CD
Plaintiff	:	
vs.	:	
	:	
DAN E. GEARHART, SR. a/k/a	:	
DAN E. GEARHART and	:	
BETSY R. GEARHART,	:	
Defendants	:	
&	:	
	:	
WAROQUIER COAL COMPANY	:	
and all Affiliated Companies	:	
Garnishees	:	

**WRIT OF EXECUTION
NOTICE**

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

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing; and, (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to Court ready to explain your exemption. If you do not come to Court to prove your exemptions, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

COURT ADMINISTRATOR
Clearfield County Courthouse
Corner of Second and Market Streets
Clearfield, PA 16830
(814) 765-2641

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

W & W FARM SUPPLY d/b/a	:	
CLEARFIELD AGWAY,	:	No. 2003-1582-CD
Plaintiff	:	
vs.	:	
	:	
DAN E. GEARHART, SR. a/k/a	:	
DAN E. GEARHART and	:	
BETSY R. GEARHART,	:	
Defendants	:	
&	:	
	:	
WAROQUIER COAL COMPANY	:	
and all Affiliated Companies	:	
Garnishees	:	

WRIT OF EXECUTION

Commonwealth of Pennsylvania/County of Clearfield
To the Sheriff of Clearfield County

To satisfy the judgment, interest, costs and attorney's commission against the Defendants above:

1. You are directed to levy upon the property owned by the Defendants as follows:

All cash, funds, royalties, intangible personal property or choses in action owned by, owing to or held on behalf of the Defendants, DAN E. GEARHART, SR. a/k/a DAN E. GEARHART and BETSY R. GEARHART.

2. You are also directed to attach the property of the defendant not levied upon in the possession of: WAROQUIER COAL COMPANY and Affiliated Companies, GARNISHEES, as follows:

All cash, funds, royalties, intangible personal property or choses in action owned by, owing to or held on behalf of the Defendants, DAN E. GEARHART, SR. A/K/A DAN E. GEARHART and BETSY R. GEARHART

and to notify the garnishee that: (a) an attachment has been issued; (b) the garnishees are enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;

3. If property of the defendants not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

4. Amounts due:

a)	Principal & interest	\$145,303.40
b)	Interest after 09/01/03 at 18% per annum (to be added)	\$ _____
c)	Costs of Suit (to be added)	\$ _____

PRELIMINARY TOTAL \$

FINAL TOTAL \$

125.00 Prothonotary

Prothonotary

By: _____
Deputy

2/20/04

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

W & W FARM SUPPLY d/b/a	:	
CLEARFIELD AGWAY,	:	No. 2003-1582-CD
Plaintiff	:	
vs.	:	
	:	
DAN E. GEARHART, SR. a/k/a	:	
DAN E. GEARHART and	:	
BETSY R. GEARHART,	:	
Defendants	:	
&	:	
	:	
WAROQUIER COAL COMPANY	:	
and all Affiliated Companies	:	
Garnishees	:	

CLAIM FOR EXEMPTION

To the Sheriff:

I, the above-named Defendant, claim exemption of property from levy or attachment:

- (1) From my personal property in my possession which had been levied upon,
- (a) I desire that my \$300.00 statutory exemption be
- ____ (i) Set aside in kind (specify property to be set aside in kind):
- _____
- ____ (ii) paid in cash following the sale of the property levied upon; or
- (b) I claim the following exemption (specify property and basis of exemption):
- _____
- (2) From my property which is in the possession of a third party, I claim the following exemptions:
- (a) my \$300.00 statutory exemption: ____ in cash __ in kind (specify property):
- _____

- (b) Social Security benefits on deposit in the amount of \$ _____.
 - (c) Other (specify amount and basis of exemption):
-

I request a prompt court hearing to determine the exemption. Notice of hearing should be given to me at:

Address

Phone Number

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsifications to authorities.

Date: _____

Defendants

**THIS CLAIM TO BE FILED WITH
THE OFFICE OF THE SHERIFF OF CLEARFIELD COUNTY**

Clearfield County Sheriff
Clearfield County Courthouse
Corner of Second and Market Streets
Clearfield, PA 16830

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption
2. Bibles, school books, sewing machines, uniforms, and equipment
3. Most wages and unemployment compensation
4. Social security benefits
5. Certain retirements funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

PETER F. SMITH
ATTORNEY
30 SOUTH SECOND STREET
P.O. BOX 130
CLEARFIELD, PA. 16830

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

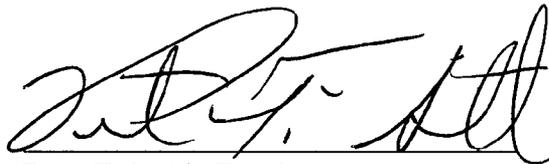
W & W FARM SUPPLY d/b/a :
CLEARFIELD AGWAY, : No. 2003-1582-CD
Plaintiff :
vs. :
DAN E. GEARHART, SR. a/k/a :
DAN E. GEARHART and :
BETSY R. GEARHART, :
Defendants :

CERTIFICATE OF SERVICE

I, Peter F. Smith, attorney for Plaintiff in the above-captioned matter, certify that I sent **PLAINTIFF'S REQUEST FOR PRODUCTION OF DOCUMENTS** by hand delivery to the attorney for the Defendants on November 8, 2005 at the following address:

R. Denning Gearhart, Esquire
207 E. Market Street
Clearfield, PA 16830

Respectfully submitted,



Date: November 8, 2005

Peter F. Smith, Esquire
Attorney for Plaintiff
P. O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 15250
NO: 03-1582-CD

PLAINTIFF: W & W FARM SUPPLY D/B/A CLEARFIELD AGWAY
vs.
DEFENDANT: GEARHART, DAN E., SR A/K/A DAN E. GEARHART

WRIT OF EXECUTION PERSONAL PROPERTY/GARNISHEE

SHERIFF RETURN

DATE RECEIVED WRIT: 02/23/2004

LEVY TAKEN 03/24/2004 @ 1:08 PM

POSTED @

SALE HELD

SOLD TO

SOLD FOR AMOUNT PLUS COSTS

WRIT RETURNED 04/24/2006

FILED
03/10:39 AM
APR 24 2006

William A. Shaw
Prothonotary/Clerk of Courts

DETAILS

04/02/2004 @ 2:10 PM SERVED DAN E. GEARHART, SR. A/K/A DAN E. GEARHART
SERVED DAN E. GEARHART, SR A/K/A DAN E. GEARHART, DEFENDANT, AT EAST LOCUST ST. CLEARFIELD,
CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ATTORNEY DENNING GEARHART

A TRUE AND ATTESTED COPY OF THE WRIT OF EXECUTION AND COPY OF THE LEVY AND BY MAKING KNOWN TO HIM THE
CONTENTS THEREOF.

04/02/2004 @ 2:10 PM SERVED BETSY R. GEARHART
SERVED BETSY R. GEARHART, DEFENDANT, AT EAST LOCUST ST., CLEARFIELD, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO ATTORNEY DENNING GEARHART

A TRUE AND ATTESTED COPY OF THE WRIT OF EXECUTION AND COPY OF THE LEVY AND BY MAKING KNOWN TO HIME THE
CONTENTS THEREOF.

03/02/2004 @ 3:00 PM SERVED WAROQUIER COAL COMPANY & ALL AFFILIATED COMPANIES
SERVED WAROQUIER COAL COMPANY AND ALL AFFILIATED COMPANIES, AT CLEARFIELD-CURWENSVILLE
HWY, CLEARFIELD, CLEARIFELD COUNTY, PENNSYLVANIA BY HANDING TO JOSEPH WAROQUIER III,
EXECUTIVE ADMINISTRATOR OF WAROQUIER COAL CO.

A TRUE AND ATTESTED COPY OF THE WRIT OF EXECUTION AND INTERROGATORIES TO GARNISHEE AND BY MAKING KNOWN TO HIM
THE CONTENTS THREROF.

@ SERVED

NOW, APARIL 6, 2006 RECEIVED A LETTER FROM THE PLAINTIFF'S ATTORNEY TO RETURN THE WRIT TO
THE PROTHONOTARY. THIS JUDGMENT IS NOT SATISFIED.

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 15250
NO: 03-1582-CD

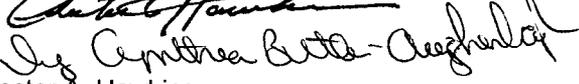
PLAINTIFF: W & W FARM SUPPLY D/B/A CLEARFIELD AGWAY
vs.
DEFENDANT: GEARHART, DAN E., SR A/K/A DAN E. GEARHART

WRIT OF EXECUTION PERSONAL PROPERTY/GARNISHEE

SHERIFF RETURN

SHERIFF HAWKINS	\$68.48		
SURCHARGE	\$50.00	PAID BY	PLAINTIFF

So Answers,



Chester A. Hawkins
Sheriff

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

W & W FARM SUPPLY d/b/a	:	
CLEARFIELD AGWAY,	:	No. 2003-1582-CD
Plaintiff	:	
vs.	:	
	:	
DAN E. GEARHART, SR. a/k/a	:	
DAN E. GEARHART and	:	
BETSY R. GEARHART,	:	
Defendants	:	
&	:	
	:	
WAROQUIER COAL COMPANY	:	
and all Affiliated Companies	:	
Garnishees	:	

**WRIT OF EXECUTION
NOTICE**

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

The law provides that certain property cannot be taken. Such property is said to be exempt. There is a debtor's exemption of \$300.00. There are other exemptions which may be applicable to you. Attached is a summary of some of the major exemptions. You may have other exemptions or other rights.

If you have an exemption, you should do the following promptly: (1) Fill out the attached claim form and demand for a prompt hearing; and, (2) Deliver the form or mail it to the Sheriff's Office at the address noted.

You should come to Court ready to explain your exemption. If you do not come to Court to prove your exemptions, you may lose some of your property.

YOU SHOULD TAKE THIS PAPER TO YOUR LAWYER AT ONCE. IF YOU DO NOT HAVE OR CANNOT AFFORD ONE, GO TO OR TELEPHONE THE OFFICE SET FORTH BELOW TO FIND OUT WHERE YOU CAN GET LEGAL HELP.

COURT ADMINISTRATOR
Clearfield County Courthouse
Corner of Second and Market Streets
Clearfield, PA 16830
(814) 765-2641

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

W & W FARM SUPPLY d/b/a	:	
CLEARFIELD AGWAY,	:	No. 2003-1582-CD
Plaintiff	:	
vs.	:	
	:	
DAN E. GEARHART, SR. a/k/a	:	
DAN E. GEARHART and	:	
BETSY R. GEARHART,	:	
Defendants	:	
&	:	
	:	
WAROQUIER COAL COMPANY	:	
and all Affiliated Companies	:	
Garnishees	:	

WRIT OF EXECUTION

Commonwealth of Pennsylvania/County of Clearfield
To the Sheriff of Clearfield County

To satisfy the judgment, interest, costs and attorney's commission against the Defendants above:

1. You are directed to levy upon the property owned by the Defendants as follows:

All cash, funds, royalties, intangible personal property or choses in action owned by, owing to or held on behalf of the Defendants, DAN E. GEARHART, SR. a/k/a DAN E. GEARHART and BETSY R. GEARHART.

2. You are also directed to attach the property of the defendant not levied upon in the possession of: WAROQUIER COAL COMPANY and Affiliated Companies, GARNISHEES, as follows:

All cash, funds, royalties, intangible personal property or choses in action owned by, owing to or held on behalf of the Defendants, DAN E. GEARHART, SR. A/K/A DAN E. GEARHART and BETSY R. GEARHART

and to notify the garnishee that: (a) an attachment has been issued; (b) the garnishees are enjoined from paying any debt to or for the account of the defendant and from delivering any property of the defendant or otherwise disposing thereof;

3. If property of the defendants not levied upon and subject to attachment is found in the possession of anyone other than a named garnishee, you are directed to notify him/her that he/she has been added as a garnishee and is enjoined as above stated.

4. Amounts due:

a)	Principal & interest	\$145,303.40
b)	Interest after 09/01/03 at 18% per annum (to be added)	\$ _____
c)	Costs of Suit (to be added)	\$ _____

PRELIMINARY TOTAL \$

FINAL TOTAL \$

125.00 Prothonotary costs

Prothonotary

By: William L. Shanley 2/20/04
Deputy

Received February 23, 2004 @ 8:30 a.m.
Chester A. Kowalski
By Cynthia Butterbaugh

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

W & W FARM SUPPLY d/b/a :
CLEARFIELD AGWAY, : No. 2003-1582-CD
Plaintiff :
vs. :
DAN E. GEARHART, SR. a/k/a :
DAN E. GEARHART and :
BETSY R. GEARHART, :
Defendants :
& :
WAROQUIER COAL COMPANY :
and all Affiliated Companies :
Garnishees :

CLAIM FOR EXEMPTION

To the Sheriff:

I, the above-named Defendant, claim exemption of property from levy or attachment:

(1) From my personal property in my possession which had been levied upon,

(a) I desire that my \$300.00 statutory exemption be

____ (i) Set aside in kind (specify property to be set aside in kind):

____ (ii) paid in cash following the sale of the property levied upon; or

(b) I claim the following exemption (specify property and basis of exemption):

(2) From my property which is in the possession of a third party, I claim the following exemptions:

(a) my \$300.00 statutory exemption: ____ in cash ___ in kind (specify property):

- (b) Social Security benefits on deposit in the amount of \$ _____.
- (c) Other (specify amount and basis of exemption):
- _____

I request a prompt court hearing to determine the exemption. Notice of hearing should be given to me at:

Address

Phone Number

I verify that the statements made in this Claim for Exemption are true and correct. I understand that false statements herein are subject to the penalties of 18 Pa.C.S. Section 4904 relating to unsworn falsifications to authorities.

Date: _____

Defendants

**THIS CLAIM TO BE FILED WITH
THE OFFICE OF THE SHERIFF OF CLEARFIELD COUNTY**

Clearfield County Sheriff
Clearfield County Courthouse
Corner of Second and Market Streets
Clearfield, PA 16830

MAJOR EXEMPTIONS UNDER PENNSYLVANIA AND FEDERAL LAW

1. \$300.00 statutory exemption
2. Bibles, school books, sewing machines, uniforms, and equipment
3. Most wages and unemployment compensation
4. Social security benefits
5. Certain retirements funds and accounts
6. Certain veteran and armed forces benefits
7. Certain insurance proceeds
8. Such other exemptions as may be provided by law

**PERSONAL PROPERTY SALE
SCHEDULE OF DISTRIBUTION**

NAME DAN E. GEARHART, SR. A/K/A DAN E. GEARHART

NO. 03-1582-CD

NOW, April 22, 2006, by virtue of the Writ hereunto attached, after having given due and legal notice of time and place of sale by handbills posted on the premises setting forth the date, time and place of sale, I exposed the within described real estate of Gearhart, Dan E., Sr A/K/A Dan E. Gearhart to public venue or outcry at which time and place I sold the same to he/she being the highest bidder, for the sum of and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR	9.00
SERVICE	9.00
MILEAGE	2.00
LEVY	20.00
MILEAGE	2.00
POSTING	
HANDBILLS	
COMMISSION	0.00
POSTAGE	1.48
HANDBILLS	
DISTRIBUTION	
ADVERTISING	
ADD'L SERVICE	18.00
ADD'L POSTING	
ADD'L MILEAGE	2.00
ADD'L LEVY	
BID AMOUNT	
RETURNS/DEPUTIZE	
COPIES	5.00
BILLING/PHONE/FAX	
CONTINUED SALES	
MISCELLANEOUS	
TOTAL SHERIFF COSTS	\$68.48

DEBT-AMOUNT DUE	145,303.40
INTEREST @ %	0.00
FROM TO	
PROTH SATISFACTION	
LATE CHARGES AND FEES	
COST OF SUIT-TO BE ADDED	
FORECLOSURE FEES	
ATTORNEY COMMISSION	
REFUND OF ADVANCE	
REFUND OF SURCHARGE	50.00
SATISFACTION FEE	
ESCROW DEFICIENCY	
PROPERTY INSPECTIONS	
INTEREST	
MISCELLANEOUS	
TOTAL DEBT AND INTEREST	\$145,546.88

COSTS:

ADVERTISING	0.00
TAXES - COLLECTOR	
TAXES - TAX CLAIM	
DUE	
LIEN SEARCH	
ACKNOWLEDGEMENT	
SHERIFF COSTS	68.48
LEGAL JOURNAL COSTS	0.00
PROTHONOTARY	125.00
MORTGAGE SEARCH	
MUNICIPAL LIEN	
TOTAL COSTS	\$193.48
TOTAL COSTS	\$145,546.88

COMMISSION 2% ON THE FIRST \$ 100,000 AND 1/2% ON ALL OVER THAT. DISTRIBUTION WILL BE MADE IN ACCORDANCE WITH THE ABOVE SCHEDULE UNLESS EXCEPTIONS ARE FILED WITH THIS OFFICE **WITHIN TEN (10) DAYS FROM THIS DATE.**

CHESTER A. HAWKINS, Sheriff

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

W & W FARM SUPPLY d/b/a	:	
CLEARFIELD AGWAY,	:	No. 2003-1582-CD
Plaintiff	:	
vs.	:	
	:	
DAN E. GEARHART, SR. a/k/a	:	
DAN E. GEARHART and	:	
BETSY R. GEARHART,	:	
Defendants	:	

PRAECIPE

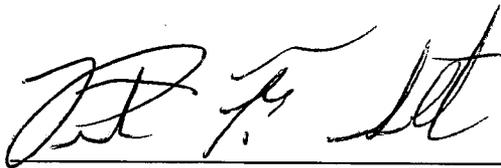
TO: Chester A. Hawkins, Clearfield County Sheriff

Dear Sheriff:

I hereby direct you to return the Writ of Execution filed in this matter to the Prothonotary of Clearfield County.

The Prothonotary should not mark this judgment satisfied.

Respectfully submitted,



Date: April 6, 2006

Peter F. Smith, Esquire
Attorney for Plaintiff
P. O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

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

W & W FARM SUPPLY, d/b/a
CLEARFIELD AGWAY,
Plaintiff

vs.

No. 2003-01582-CD
~~2008~~_____

DAN E. GEARHART, SR. a/k/a
DAN E. GEARHART and
BETSY R. GEARHART
Defendant

PRAECIPE FOR WRIT OF REVIVAL

To the Prothonotary: William A. Shaw, Sr. Clearfield County

Please issue Writ of Revival of the judgment entered in this Court at the above-captioned matter and index against DAN E. GEARHART, SR. a/k/a DAN E. GEARHART, and BETSY R. GEARHART, in the amount of \$145,303.40 with interest from January 6, 2004.

Dated: 10/29/08



Peter F. Smith, Esquire
Attorney for Plaintiff

Rule 3032

FILED *Attg Pd.*
m/12:46 *20:00*
OCT 30 2008 *4 Writs*
to Sheriff

William A. Shaw
Prothonotary/Clerk of Courts *(SR)*

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

W & W FARM SUPPLY, d/b/a :
CLEARFIELD AGWAY, :
Plaintiff :
 :
 :
vs. : No. 2003-01582-CD
 : ~~2008~~ _____
 :
DAN E. GEARHART, SR. a/k/a :
DAN E. GEARHART and :
BETSY R. GEARHART :
Defendant :

WRIT OF REVIVAL

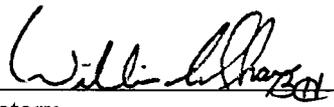
TO: Dan E. Gearhart, Sr. a/k/a
Dan E. Gearhart
Betsy R. Gearhart
RR #1 Box 418
Clearfield, PA 16830

1. You are notified that the plaintiff has commenced a proceeding to revive and continue the lieu of the judgment entered in the Court of Common Pleas of Clearfield County at the above-captioned number.

2. The Plaintiff claims that the amount due and unpaid is \$145,303.40 with interest from January 6, 2004.

3. You are required within twenty (20) days after service of this writ to file an answer or otherwise plead to this writ. If you fail to do so judgment of revival will be entered.

Date: 10/30/08


Prothonotary

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
NO: 03-1582-CD

W & W FARM SUPPLY, d/b/a CLEARFIELD AGWAY

vs

SERVICE # 1 OF 2

DAN E. GEARHART, SR. aka DAN E. GEARHART and BETSY R. GEARHART

WRIT OF REVIVAL

SERVE BY: 01/27/2009

HEARING:

PAGE: 104887

DEFENDANT: DAN E. GEARHART, SR. aka DAN E. GEARHART

ADDRESS: RR#1 BOX 418

CLEARFIELD, PA 16830

ALTERNATE ADDRESS POSS 911 (1309 DAIRY LANE)

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, this 2nd day of Dec 2008 AT 1:05 AM PM SERVED THE WITHIN

WRIT OF REVIVAL ON DAN E. GEARHART, SR. aka DAN E. GEARHART, DEFENDANT

BY HANDING TO DAN GEARHART, R/F

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 1309 DAIRY LANE

NOW _____ AT _____ AM / PM POSTED THE WITHIN

WRIT OF REVIVAL FOR DAN E. GEARHART, SR. aka DAN E. GEARHART

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO DAN E. GEARHART, SR. aka DAN E. GEARHART

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers: CHESTER A. HAWKINS, SHERIFF

BY:

George F. DeHaven
Deputy Signature

George F. DeHaven
Print Deputy Name

5
FILED
01/31/2009
DEC 02 2008
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

NO: 03-1582-CD

W & W FARM SUPPLY, d/b/a CLEARFIELD AGWAY

vs

SERVICE # 2 OF 2

DAN E. GEARHART, SR. aka DAN E. GEARHART and BETSY R. GEARHART

WRIT OF REVIVAL

SERVE BY: 01/27/2009

HEARING:

PAGE: 104887

DEFENDANT: BETSY R. GEARHART

ADDRESS: RR#1 BOX 418

CLEARFIELD, PA 16830

ALTERNATE ADDRESS POSS 911 (1309 DAIRY LANE)

SERVE AND LEAVE WITH: DEFENDANT/AAR

CIRCLE IF THIS HIGHLIGHTED ADDRESS IS:

VACANT

OCCUPIED

ATTEMPTS

SHERIFF'S RETURN

NOW, This 2nd day of Dec 2008 AT 1:05 AM / PM **SERVED** THE WITHIN

WRIT OF REVIVAL ON BETSY R. GEARHART, DEFENDANT

BY HANDING TO Dan Gearhart, Husband

A TRUE AND ATTESTED COPY OF THE ORIGINAL DOCUMENT AND MADE KNOW TO HIM / HER THE CONTENTS THEREOF.

ADDRESS SERVED 1309 Dairy Lane

NOW _____ AT _____ AM / PM **POSTED** THE WITHIN

WRIT OF REVIVAL FOR BETSY R. GEARHART

AT (ADDRESS) _____

NOW _____ AT _____ AM / PM AFTER DILIGENT SEARCH IN MY BAILIWICK,

I MAKE RETURN OF **NOT FOUND** AS TO BETSY R. GEARHART

REASON UNABLE TO LOCATE _____

SWORN TO BEFORE ME THIS

_____ DAY OF _____ 2008

So Answers CHESTER A. HAWKINS, SHERIFF

BY:

George F. DeHaven
Deputy Signature

GEORGE F. DeHAVEN
Print Deputy Name

FILED
DEC 02 2008
William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 104887
NO: 03-1582-CD
SERVICES 2
WRIT OF REVIVAL

PLAINTIFF: W & W FARM SUPPLY, d/b/a CLEARFIELD AGWAY
vs.

DEFENDANT: DAN E. GEARHART, SR. aka DAN E. GEARHART and BETSY R. GEARHART

SHERIFF RETURN

RETURN COSTS

Description	Paid By	CHECK #	AMOUNT
SURCHARGE	SMITH	10791	20.00
SHERIFF HAWKINS	SMITH	10791	26.00

S FILED
03:22/01
FEB 20 2009
William A. Shaw
Prothonotary/Clerk of Courts

Sworn to Before Me This

_____ Day of _____ 2008

So Answers,



Chester A. Hawkins
Sheriff

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

COPY

W & W FARM SUPPLY, d/b/a	:	
CLEARFIELD AGWAY,	:	
Plaintiff	:	
	:	
vs.	:	No. 2003-01582-CD
	:	2008 _____
DAN E. GEARHART, SR. a/k/a	:	
DAN E. GEARHART and	:	
BETSY R. GEARHART	:	
Defendant	:	

WRIT OF REVIVAL

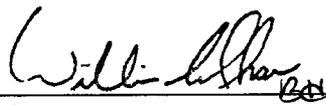
TO: Dan E. Gearhart, Sr. a/k/a
Dan E. Gearhart
Betsy R. Gearhart
RR #1 Box 418
Clearfield, PA 16830

1. You are notified that the plaintiff has commenced a proceeding to revive and continue the lieu of the judgment entered in the Court of Common Pleas of Clearfield County at the above-captioned number.

2. The Plaintiff claims that the amount due and unpaid is \$145,303.40 with interest from January 6, 2004.

3. You are required within twenty (20) days after service of this writ to file an answer or otherwise plead to this writ. If you fail to do so judgment of revival will be entered.

Date: 10/30/08


Prothonotary

Rule 3033

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

COPY

W & W FARM SUPPLY, d/b/a	:	
CLEARFIELD AGWAY,	:	
Plaintiff	:	
	:	
vs.	:	No. 2003-01582-CD
	:	2008 _____
DAN E. GEARHART, SR. a/k/a	:	
DAN E. GEARHART and	:	
BETSY R. GEARHART	:	
Defendant	:	

WRIT OF REVIVAL

TO: Dan E. Gearhart, Sr. a/k/a
Dan E. Gearhart
Betsy R. Gearhart
RR #1 Box 418
Clearfield, PA 16830

1. You are notified that the plaintiff has commenced a proceeding to revive and continue the lieu of the judgment entered in the Court of Common Pleas of Clearfield County at the above-captioned number.

2. The Plaintiff claims that the amount due and unpaid is \$145,303.40 with interest from January 6, 2004.

3. You are required within twenty (20) days after service of this writ to file an answer or otherwise plead to this writ. If you fail to do so judgment of revival will be entered.

Date: 10/30/08



Prothonotary

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

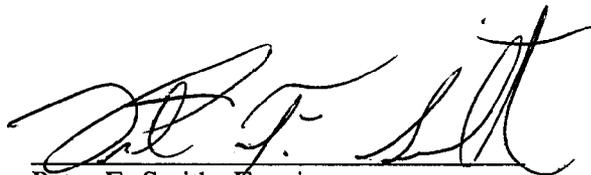
W & W FARM SUPPLY d/b/a :
CLEARFIELD AGWAY, : No. 2003-1582-CD
Plaintiff :
vs. :
DAN E. GEARHART, SR. a/k/a :
DAN E. GEARHART and :
BETSY R. GEARHART, :
Defendants :

CERTIFICATE OF SERVICE

I, Peter F. Smith, an adult individual and counsel for Plaintiff certify that I served the **Original Subpoena** as previously Noticed in this action on November 12, 2009, the person in charge of office of Waroquier Coal, Inc and the related Waroquier entities. This service was made personally to Pa.R.C.P. 234.2(b)(1).

Waroquier Coal, Inc.
3056 Washington Avenue
Clearfield, PA 16830

Respectfully submitted,



Peter F. Smith, Esquire
Attorney for Plaintiff
P. O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

Date: November 12, 2009

FILED NO CC
9/10/32/09
7089
William A. Shaw
Prothonotary/Clerk of Courts

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

W & W FARM SUPPLY d/b/a :
CLEARFIELD AGWAY, : No. 2003-1582-CD
Plaintiff :
vs. :
DAN E. GEARHART, SR. a/k/a :
DAN E. GEARHART and :
BETSY R. GEARHART, :
Defendants :

CERTIFICATE OF SERVICE

I, Peter F. Smith, an adult individual and counsel for Plaintiff certify that I served the **Original Subpoena** as previously Noticed in this action on November 12, 2009, the person in charge of office of First Commonwealth Bank. This service was made personally to Pa.R.C.P. 234.2(b)(1).

First Commonwealth Bank
14303 Clearfield-Shawville Highway
Clearfield, PA 16830

Respectfully submitted,



Date: November 12, 2009

Peter F. Smith, Esquire
Attorney for Plaintiff
P. O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

FILED *McC*
0103201
11/12/09
William A. Shaw
Prothonotary/Clerk of Courts

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

W & W FARM SUPPLY d/b/a :
CLEARFIELD AGWAY, : No. 2003-1582-CD
Plaintiff :
vs. :
DAN E. GEARHART, SR. a/k/a :
DAN E. GEARHART and :
BETSY R. GEARHART, :
Defendants :

CERTIFICATE OF SERVICE

I, Peter F. Smith, attorney for Plaintiff in the above-captioned matter, certify that I sent the **CERTIFICATE PREREQUISITE TO SERVICE OF SUBPOENAS** and the **CERTIFICATES of SERVICE of the SUBPOENAS** by hand delivery to the attorney for the Defendants on November 12, 2009 at the following address:

R. Denning Gearhart, Esquire
327 E. Market Street
Clearfield, PA 16830

Respectfully submitted,



Peter F. Smith, Esquire
Attorney for Plaintiff
P. O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

Date: November 12, 2009

110-32501
2009
NO
cc
William A. Shaw
Prothonotary/Clerk of Courts

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

W & W FARM SUPPLY d/b/a :
CLEARFIELD AGWAY, : No. 2003-1582-CD
Plaintiff :
vs. :
DAN E. GEARHART, SR. a/k/a :
DAN E. GEARHART and :
BETSY R. GEARHART, :
Defendants :

**CERTIFICATE PREREQUISITE
TO SERVICE OF SUBPOENAS**

As a prerequisite to service of a subpoena for documents and things pursuant to Rule 4009.22, Plaintiff certifies that:

- 1) Two Notices of Intent to Serve the Subpoena with a copy of the subpoenas attached thereto was mailed or delivered to the attorney for the Defendants at least twenty days prior to the date on which the subpoena is sought to be served, regarding subpoenas to Waroquier Coal, Inc and related parties and First Commonwealth Bank, Clearfield Branch,
- 2) A copy of the Notices of Intent, including the proposed subpoena, are attached to this certificate,
- 3) No objection to the subpoenas has been received, and
- 4) The Subpoenas which will be served are identical to the subpoenas which are attached to the Notice of Intent to Serve the Subpoena.

Respectfully submitted,

Date:

11/12/09



Peter F. Smith, Esquire
Attorney for Plaintiff
P. O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

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

W & W FARM SUPPLY, INC. d/b/a
CLEARFIELD AGWAY,
Plaintiff

vs.

DAN E. GEARHART, SR. a/k/a DAN E.
GEARHART and BETSY R. GEARHART,
Defendants

No. 2003-1582-CD

Type of Case:
CIVIL

Type of Pleading:
**NOTICE OF INTENT TO
SERVE SUBPOENA**

Filed on Behalf of:
PLAINTIFF

Counsel for This Party:
Peter F. Smith, Esquire
Supreme Court No. 34291
30 South Second Street
P.O. Box 130
Clearfield, PA 16830
(814) 765-5595

Counsel for Defendants:
R. Denning Gearhart, Esquire
Supreme Court No. 26540
327 E. Market Street
Clearfield, PA 16830
(814) 765-1581

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

W & W FARM SUPPLY d/b/a :
CLEARFIELD AGWAY, : No. 2003-1582-CD
Plaintiff :
vs. :
DAN E. GEARHART, SR. a/k/a :
DAN E. GEARHART and :
BETSY R. GEARHART, :
Defendants :

**NOTICE OF INTENT TO SERVE A SUBPOENA
TO PRODUCE DOCUMENTS
FOR DISCOVERY PURSUANT TO 4009.21**

Plaintiff intends to serve a subpoena identical to the one that is attached to this notice. You have twenty (20) days from the date listed below in which to file of record and serve upon the undersigned an objection to the subpoena. If no objection is made, the subpoena will be served.

Respectfully submitted,

Date: 10/13/09



Peter F. Smith, Esquire
Attorney for Plaintiff
P. O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

W. W. Farm Supply, Inc.
Clearfield Agway
Plaintiff(s)

Vs.

Dan E. Gearhart Sr.
Betsy Gearhart
Defendant(s)

*

*

*

No. 2003-01582-CD

SUBPOENA TO PRODUCE DOCUMENTS OR THINGS FOR DISCOVERY PURSUANT TO
RULE 4009.22

TO: Joseph L. Waroquier, Jr. - Waroquier Coal Company, Waroquier Coal, Inc., Tamburlin Brothers Coal Co., Inc., (Name of Person or Entity) and Southwest Reclamation Incorporated
P.O. Box 128, 3056 Washington Ave., Clearfield, PA 16830

Within twenty (20) days after service of this subpoena, you are ordered by the Court to produce the following documents or things:

See attached List of Documents

(Address) Peter F. Smith, Attorney
P.O. Box 130
Clearfield, PA 16830

You may deliver or mail legible copies of the documents or produce things requested by this subpoena, together with the certificate of compliance, to the party making this request at the address listed above. You have the right to seek in advance the reasonable cost of preparing the copies or producing the things sought.

If you fail to produce the documents or things required by this subpoena within twenty (20) days after its service, the party serving this subpoena may seek a court order compelling you to comply with it.

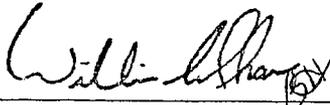
THIS SUBPOENA WAS ISSUED AT THE REQUEST OF THE FOLLOWING PERSON:

NAME: Peter F. Smith, Attorney
ADDRESS: P.O. Box 130
Clearfield, PA 16830
TELEPHONE: (814) 765-5595
SUPREME COURT ID # 34291
ATTORNEY FOR: Plaintiff

BY THE COURT:

William A. Shaw
Prothonotary/Clerk, Civil Division

DATE: Friday, October 09, 2009
Seal of the Court


Deputy

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2010
Clearfield Co., Clearfield, PA

LIST OF DOCUMENTS

1. True, correct and complete copies of all leases, options or other agreements between any of the Waroquier entities and Dan E. Gearhart, Sr. a/k/a Dan E. Gearhart and/or Betsy R. Gearhart.
2. True, correct and complete copies of all royalty statements and related checks paid to Dan E. Gearhart, Sr. a/k/a Dan E. Gearhart and/or Betsy R. Gearhart or on their behalf to third parties, such as, First Commonwealth Bank, from January 1, 2006 to present.
3. True, correct and complete copies of all drilling logs, reserve analysis or other studies, plans, mining maps, estimates or other documentation prepared by you or your agents concerning present, future or proposed mining on real estate owned by Dan E. Gearhart, Sr. a/k/a Dan E. Gearhart and/or Betsy R. Gearhart situate outside of Hyde Village, Lawrence Township Clearfield County, PA.

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

W & W FARM SUPPLY, INC. d/b/a
CLEARFIELD AGWAY,
Plaintiff

vs.

DAN E. GEARHART, SR. a/k/a DAN E.
GEARHART and BETSY R. GEARHART,
Defendants

No. 2003-1582-CD

Type of Case:
CIVIL

Type of Pleading:
**NOTICE OF INTENT TO
SERVE SUBPOENA**

Filed on Behalf of:
PLAINTIFF

Counsel for This Party:
Peter F. Smith, Esquire
Supreme Court No. 34291
30 South Second Street
P.O. Box 130
Clearfield, PA 16830
(814) 765-5595

Counsel for Defendants:
R. Denning Gearhart, Esquire
Supreme Court No. 26540
327 E. Market Street
Clearfield, PA 16830
(814) 765-1581

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

W & W FARM SUPPLY d/b/a	:	
CLEARFIELD AGWAY,	:	No. 2003-1582-CD
Plaintiff	:	
vs.	:	
	:	
DAN E. GEARHART, SR. a/k/a	:	
DAN E. GEARHART and	:	
BETSY R. GEARHART,	:	
Defendants	:	

**NOTICE OF INTENT TO SERVE A SUBPOENA
TO PRODUCE DOCUMENTS
FOR DISCOVERY PURSUANT TO 4009.21**

Plaintiff intends to serve a subpoena identical to the one that is attached to this notice. You have twenty (20) days from the date listed below in which to file of record and serve upon the undersigned an objection to the subpoena. If no objection is made, the subpoena will be served.

Respectfully submitted,

Date: 10/13/09



Peter F. Smith, Esquire
Attorney for Plaintiff
P. O. Box 130, 30 South Second Street
Clearfield, PA 16830
(814) 765-5595

COMMONWEALTH OF PENNSYLVANIA
COUNTY OF CLEARFIELD

W. W. Farm Supply, Inc.
Clearfield Agway
Plaintiff(s)

*

Vs.

*

No. 2003-01582-CD

Dan E. Gearhart Sr.
Betsy Gearhart
Defendant(s)

*

SUBPOENA TO PRODUCE DOCUMENTS OR THINGS FOR DISCOVERY PURSUANT TO
RULE 4009.22

TO: BRANCH MANAGER - First Commonwealth Bank - Clearfield Office
(Name of Person or Entity)

Within twenty (20) days after service of this subpoena, you are ordered by the Court to
produce the following documents or things:

See attached List of Documents

(Address) Peter F. Smith, Attorney
P.O. Box 130
Clearfield, PA 16830

You may deliver or mail legible copies of the documents or produce things requested by
this subpoena, together with the certificate of compliance, to the party making this request at the
address listed above. You have the right to seek in advance the reasonable cost of preparing the
copies or producing the things sought.

If you fail to produce the documents or things required by this subpoena within twenty
(20) days after its service, the party serving this subpoena may seek a court order compelling you
to comply with it.

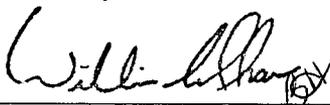
THIS SUBPOENA WAS ISSUED AT THE REQUEST OF THE FOLLOWING PERSON:

NAME: Peter F. Smith, Attorney
ADDRESS: P.O. Box 130
Clearfield, PA 16830
TELEPHONE: (814) 765-5595
SUPREME COURT ID # 34291
ATTORNEY FOR: Plaintiff

BY THE COURT:

William A. Shaw
Prothonotary/Clerk, Civil Division

DATE: Friday, October 09, 2009
Seal of the Court


Deputy

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2010
Clearfield Co., Clearfield, PA

LIST OF DOCUMENTS

1. True, correct and complete account statements from January 1, 2006 to present for all checking and other deposit relationships that either Dan E. Gearhart, Sr. a/k/a Dan E. Gearhart and/or Betsy R. Gearhart maintain with your institution either individually or jointly with one another or jointly with third parties.

2. True, correct and complete account statements, showing all payments, credits and debits, from January 1, 2006 to present, for all mortgage and other loan relationships between either or both of the Defendants and your institution that are currently unpaid or that have been paid off or otherwise terminated within the two years preceding the date of this subpoena.

3. True, correct and complete copies of all agreements or correspondence with Waroquier Coal, Inc. or Waroquier Coal Company regarding Dan E. Gearhart, Sr. a/k/a Dan E. Gearhart and/or Betsy R. Gearhart or their loan, mortgage or deposit relationships with your institution.

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

W & W FARM SUPPLY, INC. d/b/a
CLEARFIELD AGWAY,
Plaintiff

vs.

DAN E. GEARHART, SR. a/k/a DAN E.
BETSY R. GEARHART,
Defendants

No. 2003-1582-CD

Type of Case:
CIVIL

Type of Pleading:
**MOTION TO COMPEL
& PROPOSED ORDER**

Filed on Behalf of:
PLAINTIFF

Counsel for Plaintiff:
Peter F. Smith, Esquire
Supreme Court ID #34291
P. O. Box 130
30 South Second Street
Clearfield, PA 16830
(814) 765-5595

Counsel for Defendants:
R. Denning Gearhart, Esquire
Supreme Court No. 26540
327 E. Market Street
Clearfield, PA 16830
(814) 765-1581

FILED

DEC 03 2009

William A. Shaw
Prot: notary/Clerk of Courts

2CC
Atty Smith
(i.d)

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

W & W FARM SUPPLY, INC. d/b/a :
CLEARFIELD AGWAY, :
Plaintiff : No. 2003-1582-CD
vs. :
DAN E. GEARHART, SR. a/k/a DAN E. :
BETSY R. GEARHART, :
Defendants :

MOTION TO COMPEL

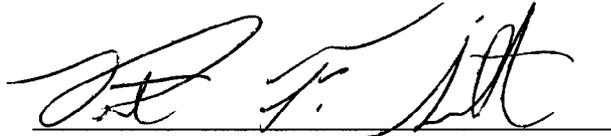
COMES NOW, W & W Farm Supply, Inc. d/b/a Clearfield Agway., the Plaintiff, by its attorney Peter F. Smith, who moves this Court to enter an Order compelling the Defendants to answer Interrogatories and Request for Production of Documents and in support thereof states:

1. Plaintiff served Interrogatories and a Request for Production of Documents in Aid of Execution on Defendant's counsel October 12, 2009.
2. More than thirty days have elapsed since service of this Discovery, but Defendant has failed to answer it.
3. Plaintiff's counsel reminded Defendant's counsel of this oversight by phone calls.
4. Defendant still has not answered this Discovery.

WHEREFORE, Plaintiff prays this Honorable Court to enter an Order compelling Defendant to answer this Discovery within fourteen days.

Respectfully submitted,

Date: 12/2/09


Peter F. Smith, Esquire
Attorney for Plaintiff

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

W & W FARM SUPPLY, INC. d/b/a	:	
CLEARFIELD AGWAY,	:	
Plaintiff	:	No. 2003-1582-CD
	:	
vs.	:	
	:	
DAN E. GEARHART, SR. a/k/a DAN E.	:	
BETSY R. GEARHART,	:	
Defendants	:	

ORDER

AND NOW, this 10 day of Dec, 2009, upon consideration of Plaintiff's Motion to Compel, it is

ORDERED, ADJUDGEED and DECREED that Defendant shall serve on Plaintiff's counsel Answers to Plaintiff's Interrogatories to and Request for Production within ~~fourteen~~ ^{twenty (20)} ~~(14)~~ days of this Order. FJA

By the Court:


Judge

014:00801 200
 DEC 10 2009
 William A. Shaw
 Prothonotary/Clerk of Courts
 P. Smith

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

W & W FARM SUPPLY, INC. d/b/a
CLEARFIELD AGWAY,
Plaintiff

No. 2003-1582-CD

vs.

DAN E. GEARHART, SR. a/k/a DAN E.
GEARHART and BETSY R. GEARHART,
Defendants

PRAECIPE TO SATISFY

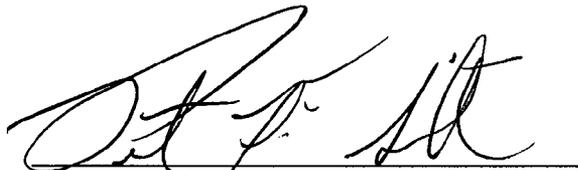
To the Clearfield County Prothonotary:

Dear Sir:

Please mark the Judgment in favor of Plaintiff and against the Defendants in
the above captioned matter Satisfied.

Respectfully submitted,

Dated: 6-28-11


Peter F. Smith, Esquire
Attorney for Plaintiff

Cc: R. Denning Gearhart, Attorney

FILED
011-2130
JUL 20 2011
Atty Smith
Pd \$7.00
No cc
William A. Shaw
Prothonotary/Clerk of Courts
Certificate
to Atty

IN THE COURT OF COMMON PLEAS OF
CLEARFIELD COUNTY, PENNSYLVANIA

CIVIL DIVISION

COPY

CERTIFICATE OF SATISFACTION OF JUDGMENT

W. W. Farm Supply, Inc.
Clearfield Agway

No.: 2003-01582-CD

Vs.

Debt: \$145,303.40

Dan E. Gearhart Sr.
Betsy Gearhart

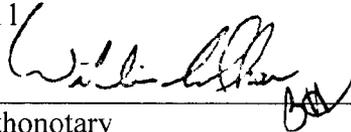
Atty's Comm.:

Interest From:

Cost: \$7.00

NOW, Wednesday, June 29, 2011, directions for satisfaction having been received, and all costs having been paid, SATISFACTION was entered of record.

Certified from the record this 29th day of June, A.D. 2011



Prothonotary