

04-112-CD
CSB BANK vs. ROBERT G. PRISK

Curwensville State Bank vs. Robert Prisk
2004-112-CD

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

CSB BANK,
Plaintiff

vs.

ROBERT G. PRISK,
Defendant

: No. 04 - 112 -CD
: Type of Case: Civil Action
: Type of Pleading: Complaint
: In Mortgage Foreclosure
: Filed on behalf of: Plaintiff
: Counsel of Record for this
: Party:
: Andrew P. Gates
: Supreme Court No.: 36604
: GATES & SEAMAN
: Attorneys at law
: 2 North Front Street
: P. O. Box 846
: Clearfield, PA 16830
: (814) 765-1766

FILED

JAN 23 2003
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William A. Shaw
Prothonotary
Court of Common Pleas

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

CSB BANK, :
Plaintiff : No. 04 - - CD
-vs- : IN MORTGAGE FORECLOSURE
ROBERT G. PRISK, :
Defendant :
:

NOTICE TO DEFEND

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

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

DAVID MEHOLICK, COURT ADMINISTRATOR
Clearfield County Court House
Clearfield, PA 16830
(814) 765-2641

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

CSB BANK, :
Plaintiff : No. 04 - - CD
-vs- : IN MORTGAGE FORECLOSURE
ROBERT G. PRISK, :
Defendant :
:

C O M P L A I N T

NOW COMES, the Plaintiff, CSB BANK, by its attorneys, Gates & Seaman, and brings this action in Mortgage Foreclosure against the Defendant as follows:

1. The Plaintiff is CSB BANK, a state banking institution and corporation organized and existing under the laws of the Commonwealth of Pennsylvania and having its principal office and place of business at State Street, P. O. Box 29, Curwensville, Clearfield County, Pennsylvania, 16833.

2. Defendant, ROBERT G. PRISK, is an adult individual who maintains a business address and can be located at 75 Meadow Street, Curwensville (Clearfield County), Pennsylvania 16833.

3. The Plaintiff brings this action to foreclose a Purchase Money Mortgage (hereafter "Mortgage") dated July 26, 2001 between Robert G. Prisk, Grantor/Mortgagor, and CSB Bank, Mortgagee, which Mortgage secures the payment of a Promissory Note, also dated July 26, 2001 in the principal amount of \$102,000.00 and which Mortgage covers commercial real estate, situate in Curwensville Borough, Clearfield County, Pennsylvania

and which Mortgage is recorded in the Office of the Recorder of Deeds of Clearfield County, Pennsylvania as Clearfield County Instrument No. 200111539. A photocopy of said Mortgage is attached hereto and made a part hereof as Exhibit "A".

4. The parcels subject to the Mortgage are situate in Curwensville Borough, Clearfield County, Pennsylvania and are more fully described in Exhibit "B" which is attached hereto and made a part hereof.

5. The Mortgage described in Paragraph 3 hereof secured Defendant's indebtedness to Plaintiff, CSB Bank, which was evidenced by a Promissory Note in the principal amount of \$102,000.00, also dated July 26, 2001. A photocopy of said Promissory Note is attached hereto and made a part hereof as Exhibit "C".

6. Said Promissory Note and Mortgage both set forth that CSB BANK may accelerate Defendant's repayment of all outstanding principal and accrued interest in the case of Defendant's breach of any covenant under the aforementioned Mortgage, and/or Promissory Note which specially includes Defendants' failure to pay any amount when due.

7. The Mortgage is in serious default because the Defendant has failed to make payment of the entire monthly payments due for the months of August 2003 through December 2003.

8. By letters dated October 22, 2003 and addressed to Defendant, Robert G. Prisk, 75 Meadow Road, Curwensville, PA 16833 and mailed the same date by First Class Mail, postage prepaid, and also by Certified Mail Nos. 7002 2410 0003 6372 2025, postage prepaid, Plaintiff informed Defendant it was demanding payment of all arrearages, within thirty (30) days, and in the event all arrearages were not paid in said thirty (30) day period, then all outstanding principal and accrued interest became immediately due and payable. True and correct copies of the aforesaid letter of October 22, 2003, the U. S. Postal Service Certificate of Mailing (Form 3817) and U. S. Postal Service Certificate for Certified Mail (Form 3800) are attached hereto and made a part hereof collectively as Exhibit "D".

9. The aforesaid Mortgage of July 26, 2001 does not represent a "residential mortgage" as said term is defined under Act #6 of 1974, as amended (41 P.S. §101 et seq.) and thus no Notice of Intention to Foreclose had to be given by Plaintiff to Defendant as provided for by 41 P.S. §403.

10. Since the real estate subject to the aforesaid Mortgage of July 26, 2001 is not the principal residence of the Defendant, nor a one or two family owner-occupied residence, Plaintiff did not have to give Defendant notice as provided for under the Homeowners Emergency Assistance Act (35 P.S. §1680.401

(et seq.)).

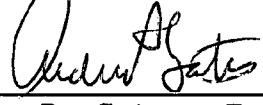
11. The following amounts are due on the
aforementioned Mortgage:

(a) Outstanding principal balance	\$73,705.77
(b) Accrued late fees through 1/8/04	\$ 2,149.40
(c) Accrued interest through 1/8/04*	\$ 1,439.71
(d) Reasonable attorneys' fees	\$ 1,000.00
TOTAL	\$78,294.88**

*Plus per diem interest of \$19.4501 from January 8, 2004

WHEREFORE, the Plaintiff demands judgment in Mortgage
Foreclosure against the Defendant, Robert G. Prisk, in the sum
of \$78,294.88, plus costs of suit and per diem interest of
\$19.4501 per day accruing on the loan from January 8, 2004.

GATES & SEAMAN

By 

Andrew P. Gates, Esquire
Attorney for Plaintiff,
CSB Bank

KAREN L. STARCK
REGISTER AND RECORDER
CLEARFIELD COUNTY
Pennsylvania

INSTRUMENT NUMBER
200111539
RECORDED ON
JUL 1 26, 2001
10:49:07 AM
Total Pages: 10

RECORDATION REQUESTED BY:

CSB BANK
Curwensville Office
434 State Street
P.O. Box 29
Curwensville, PA 16833

RECORDING FEES -	\$25.00
RECORDER	
COUR. IMPROVEMENT FUND	\$1.00
RECORDER	\$1.00
IMPROVEMENT FUND	
STATE WRIT TAX	\$0.50
TOTAL	\$27.50
KOERKER, DWIGHT	CUSTOMER

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

**MORTGAGE
THIS IS A PURCHASE MONEY MORTGAGE**

THIS MORTGAGE dated July 26, 2001, is made and executed between Robert G. Prisk, whose address is 75 Meadow Street, Curwensville, PA 16833 (referred to below as "Grantor") and CSB BANK, whose address is 434 State Street, P.O. Box 29, Curwensville, PA 16833 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor grants, bargains, sells, conveys, assigns, transfers, releases, confirms and mortgages to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all streets, lanes, alleys, passages, and ways; all easements, rights of way, all liberties, privileges, tenements, hereditaments, and appurtenances thereunto belonging or otherwise made appurtenant hereafter, and the reversions and remainders with respect thereto; all water, water rights, watercourses and ditch rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, (the "Real Property") located in Clearfield County, Commonwealth of Pennsylvania:

See Exhibit "A", which is attached to this Mortgage and made a part of this Mortgage as if fully set forth herein.

The Real Property or its address is commonly known as 75 Meadow Street, Curwensville, PA 16833.

CROSS-COLLATERALIZATION. In addition to the Note, this Mortgage secures all obligations, debts and liabilities, plus interest thereon, of Grantor to Lender, or any one or more of them, as well as all claims by Lender against Grantor or any one or more of them, whether now existing or hereafter arising, whether related or unrelated to the purpose of the Note, whether voluntary or otherwise, whether due or not due, direct or indirect, determined or undetermined, absolute or contingent, liquidated or unliquidated whether Grantor may be liable individually or jointly with others, whether obligated as guarantor, surety, accommodation party or otherwise, and whether recovery upon such amounts may be or hereafter may become barred by any statute of limitations, and whether the obligation to repay such amounts may be or hereafter may become otherwise unenforceable.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all present and future leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (A) PAYMENT OF THE INDEBTEDNESS AND (B) PERFORMANCE OF ANY AND ALL OBLIGATIONS UNDER THE NOTE, THE RELATED DOCUMENTS, AND THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PURCHASE MONEY MORTGAGE. If any of the debt secured by this Mortgage is lent to Grantor to acquire title to the Real Property, this Mortgage shall be a purchase money mortgage under 42 P.S. Section 8141.

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due and shall strictly perform all of Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until the occurrence of an Event of Default, Grantor may (1) remain in possession and control of the Property; (2) use, operate or manage the Property; and (3) collect the Rents from the Property.

Duty to Maintain. Grantor shall maintain the Property in tenantable condition and promptly perform all repairs, replacements, and maintenance necessary to preserve its value.

Compliance With Environmental Laws. Grantor represents and warrants to Lender that: (1) During the period of Grantor's ownership of the Property, there has been no use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance by any person on, under, about or from the Property; (2) Grantor has no knowledge of, or reason to believe that there has been, except as previously disclosed to and acknowledged by Lender in writing, (a) any breach or violation of any Environmental Laws, (b) any use, generation, manufacture, storage, treatment, disposal, release or threatened release of any Hazardous Substance on, under, about or from the Property by any prior owners or occupants of the Property, or (c) any actual or threatened litigation or claims of any kind by any person relating to such matters; and (3) Except as previously disclosed to and acknowledged by Lender in writing, (a) neither Grantor nor any tenant, contractor, agent or other authorized user of the Property shall use, generate, manufacture, store, treat, dispose of or release any Hazardous Substance on, under, about or from the Property; and (b) any such activity shall be conducted in compliance with all applicable federal, state, and local laws, regulations and ordinances, including without limitation all Environmental Laws. Grantor authorizes Lender and its agents to enter upon the Property to make such inspections and tests, at Grantor's expense, as Lender may deem appropriate to determine compliance of the Property with this section of the Mortgage. Any inspections or tests made by Lender shall be for Lender's purposes only and shall not be construed to create any responsibility or liability on the part of Lender to Grantor or to any other person. The representations and warranties contained herein are based on Grantor's due diligence in investigating the Property for Hazardous Substances. Grantor hereby (1) releases and

MORTGAGE (Continued)

Page 2

waives any future claims against Lender for indemnity or contribution in the event Grantor becomes liable for cleanup or other costs under any such laws; and (2) agrees to indemnify and hold harmless Lender against any and all claims, losses, liabilities, damages, penalties, and expenses which Lender may directly or indirectly sustain or suffer resulting from a breach of this section of the Mortgage or as a consequence of any use, generation, manufacture, storage, disposal, release or threatened release occurring prior to Grantor's ownership or interest in the Property, whether or not the same was or should have been known to Grantor. The provisions of this section of the Mortgage, including the obligation to indemnify, shall survive the payment of the Indebtedness and the satisfaction and reconveyance of the lien of this Mortgage and shall not be affected by Lender's acquisition of any interest in the Property, whether by foreclosure or otherwise.

Nuisance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Without limiting the generality of the foregoing, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), coal, clay, scoria, soil, gravel or rock products without Lender's prior written consent.

Removal of Improvements. Grantor shall not demolish or remove any Improvements from the Real Property without Lender's prior written consent. As a condition to the removal of any Improvements, Lender may require Grantor to make arrangements satisfactory to Lender to replace such Improvements with Improvements of at least equal value.

Lender's Right to Enter. Lender and Lender's agents and representatives may enter upon the Real Property at all reasonable times to attend to Lender's interests and to inspect the Real Property for purposes of Grantor's compliance with the terms and conditions of this Mortgage.

Compliance with Governmental Requirements. Grantor shall promptly comply with all laws, ordinances, and regulations, now or hereafter in effect, of all governmental authorities applicable to the use or occupancy of the Property, including without limitation, the Americans With Disabilities Act. Grantor may contest in good faith any such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Lender in writing prior to doing so and so long as, in Lender's sole opinion, Lender's interests in the Property are not jeopardized. Lender may require Grantor to post adequate security or a surety bond, reasonably satisfactory to Lender, to protect Lender's interest.

Duty to Protect. Grantor agrees neither to abandon nor leave unattended the Property. Grantor shall do all other acts, in addition to those acts set forth above in this section, which from the character and use of the Property are reasonably necessary to protect and preserve the Property.

TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are part of this Mortgage:

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of any liens having priority over or equal to the interest of Lender under this Mortgage, except for those liens specifically agreed to in writing by Lender, and except for the lien of taxes and assessments not due as further specified in the Right to Contest paragraph.

Right to Contest. Grantor may withhold payment of any tax, assessment, or claim in connection with a good faith dispute over the obligation to pay, so long as Lender's interest in the Property is not jeopardized. If a lien arises or is filed as a result of nonpayment, Grantor shall within fifteen (15) days after the lien arises or, if a lien is filed, within fifteen (15) days after Grantor has notice of the filing, secure the discharge of the lien, or if requested by Lender, deposit with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender in an amount sufficient to discharge the lien plus any costs and attorneys' fees, or other charges that could accrue as a result of a foreclosure or sale under the lien. In any contest, Grantor shall defend itself and Lender and shall satisfy any adverse judgment before enforcement against the Property. Grantor shall name Lender as an additional obligee under any surety bond furnished in the contest proceedings.

Evidence of Payment. Grantor shall upon demand furnish to Lender satisfactory evidence of payment of the taxes or assessments and shall authorize the appropriate governmental official to deliver to Lender at any time a written statement of the taxes and assessments against the Property.

Notice of Construction. Grantor shall notify Lender at least fifteen (15) days before any work is commenced, any services are furnished, or any materials are supplied to the Property, if any mechanic's lien, materialmen's lien, or other lien could be asserted on account of the work, services, or materials. Grantor will upon request of Lender furnish to Lender advance assurances satisfactory to Lender that Grantor can and will pay the cost of such improvements.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage:

Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a replacement basis for the full insurable value covering all Improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Grantor shall also procure and maintain comprehensive general liability insurance in such coverage amounts as Lender may request with Lender being named as additional insureds in such liability insurance policies. Additionally, Grantor shall maintain such other insurance, including but not limited to hazard, business interruption and boiler insurance as Lender may require. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stipulation that coverage will not be cancelled or diminished without a minimum of thirty (30) days' prior written notice to Lender and not containing any disclaimer of the insurer's liability for failure to give such notice. Each insurance policy also shall include an endorsement providing that coverage in favor of Lender will not be impaired in any way by any act, omission or default of Grantor or any other person. Should the Real Property be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area, Grantor agrees to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Property is located in a special flood hazard area, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor fails to do so within fifteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at Lender's election, receive and retain the proceeds of any insurance and apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. If Lender elects to apply the proceeds to restoration and repair, Grantor shall repair or replace the damaged or destroyed Improvements in a manner satisfactory to Lender. Lender shall, upon satisfactory proof of such expenditure, pay or reimburse Grantor from the proceeds for the reasonable cost of repair or restoration if Grantor is not in default under this Mortgage. Any proceeds which have not been disbursed within 180 days after their receipt and which Lender has not committed to the repair or restoration of the Property shall be used first to pay any amount owing to Lender under this Mortgage, then to pay accrued interest, and the remainder, if any, shall be applied to the principal balance of the Indebtedness. If Lender holds any proceeds after payment in full of the Indebtedness, such proceeds shall be paid to Grantor as Grantor's interests may appear.

ALL those parcels of land lying in Cur' nsville, Borough,
Clearfield, County, Pennsylvania, and being more particularly
described as follows:

THE FIRST THEREOF: BEGINNING at a point in the western
line of a 20 foot strip of land conveyed to the
predecessors in title of Howes Leather Company, Inc. by
Robert Ferguson Post No. 842 Home Association of the
Veterans of Foreign Wars, as seen in Deed Book 506, Page
279, said 20 foot strip is included in lands conveyed to
Howes Leather Company, Inc., by Deed Book 1342, Page 334,
said point of beginning being 6 feet North from the
northerly edge of pavement of Meadow Street, said point
being also the southeast corner of the land herein
conveyed and running; thence North 19 degrees 19 minutes
00 seconds East for a distance of 145.40 feet along the
western side of a 20 foot strip of land acquired from
Robert Ferguson Post No. 842 Home Association of the
Veterans of Foreign Wars by predecessors in title of
Grantors by Deed Book 506, Page 279 to a spike set;
thence North 84 degrees 34 minutes 19 seconds West for a
distance of 73.60 feet along Howes Leather Company, Inc.,
to a point and being the northeast corner of John J.
Errigo, Jr., as was conveyed to him in Deed Book 1190,
Page 490; thence South 05 degrees 25 minutes 41 seconds
West for a distance of 138.88 feet along John J. Errigo,
Jr., as was conveyed to him in Deed Book 1190, Page 490
by a line projecting along the center of a brick wall to
a spike found, said spike being 6 feet North of the
northerly edge of pavement of Meadow Street; thence South
81 degrees 12 minutes 46 seconds East for a distance of
38.77 feet by a curved line parallel with the northerly
edge of pavement and 6 feet North thereof, to a point and
place of beginning.

TOGETHER WITH AND SUBJECT TO covenants, easements and
restrictions of record.

Said property contains 7881.47 square feet as shown on
the map prepared by Curry and Associates dated August 14,
1995, which is attached hereto and made a part hereof.
The above description is entered as a correction deed to
John J. Errigo, Jr. correcting the description found in
Deed Book 1562, Page 211, where the adjoiner call of the
line running along lands of Veterans of Foreign Wars is
corrected to read along a strip of land 20 feet wide now
owed by Howes Leather Company, Inc. as detailed above.

BEING the same premises conveyed to John J. Errigo, Jr.
by deed of Howes Leather Company recorded in Clearfield
County Deed and Record Book 1723, page 176.

THE SECOND THE^{PO}OF: BEGINNING at a point on the building where it intersects with the western line of Howes Leather Company, Inc., as was conveyed to it by Deed Book 1342, page 334, said point being South nineteen (19°) degrees nineteen (19') minutes zero (00") seconds West fifty-five and seventy hundredths (55.70) feet from a spike set at the corner of Howes Leather Company, Inc., with John J. Errigo, Jr., as was conveyed to him by Deed Book 1562, page 211, said point being the northern most corner of the land herein conveyed and running: thence along the building and through Howes Leather Company, Inc. South five (5°) degrees eighteen (18') minutes eighteen (18") seconds West twenty-three and forty-seven hundredths (23.47) feet to the corner of the building; thence along the building and through Howes Leather Company, Inc., North eighty-four (84°) degrees forty-one (41') minutes forty-two (42") seconds West five and eight-six hundredths (5.86) feet to a point on the eastern line of John J. Errigo, Jr., as was conveyed to him by Deed Book 1562, page 211; thence along John J. Errigo, Jr., North nineteen (19°) degrees nineteen (19') minutes zero (00") seconds East twenty-four and nineteen hundredths (24.19) feet to a point and place of beginning.

Containing 68.75 square feet as shown on map prepared by Curry and Associated dated August 14, 1995, and revised April 10, 1998.

BEING the same premises conveyed to John J. Errigo, Jr. by deed of Howes Leather Corporation dated August 12, 1998 and recorded in Clearfield County Deed and Record Book 1962, page 527.

THE THIRD THEREOF: ALL that parcel of land lying 100 yards west of the intersection of River Street with Meadow Street in Curwensville Borough, Clearfield County, Pennsylvania, and being more particularly described as follows, to wit:

BEGINNING at a point at the southwest corner of John J. Errigo, Jr., as was conveyed to him by Deed Book 1190, page 490, said point being on the northerly right-of-way line of Meadow Street and at the southeast corner of the parcel herein conveyed and running: thence North forty-six (46°) degrees twenty-three (23') minutes fifty (50") seconds West for a distance of ninety-five and six hundredths (95.06) feet along the northerly right-of-way line of Meadow Street to a point; thence South eighty-four (84°) degrees thirty-four (34') minutes nineteen (19") seconds East for a distance of seventy-four and seventy-three hundredths (74.73) feet through Howes Leather Company, Inc., for a new line to a point opposite the northerly edge of the garage door located on the building owned by John J. Errigo, Jr.; thence South five (05°) degrees twenty-five (25') minutes forty-one (41") seconds West for a distance of fifty-eight and seventy-five hundredths (58.75) feet along John J. Errigo, Jr., to a point and place of beginning.

Together with and subject to covenants, easements, and restrictions of record.

Said property contains 2,195.09 square feet and described as the "easement area" as shown on map prepared by Curry and Associates dated August 14, 1995 and revised April 10, 1998.

BEING the same premises conveyed to John J. Errigo, Jr. by Easement from Howes Leather Corporation dated August 12, 1998 and recorded in Clearfield County Deed and Record Book 1962, page 532.

UNDER and SUBJECT to Sewer Easement Right-of-Way dated August 11, 1998 and recorded in Clearfield County Deed and Record Book 1962, page 537.

MORTGAGE (Continued)

Page 3

Unexpired Insurance at Sale. Any unexpired insurance shall inure to the benefit of, and pass to, the purchaser of the Property covered by this Mortgage at any trustee's sale or other sale held under the provisions of this Mortgage, or at any foreclosure sale of such Property.

LENDER'S EXPENDITURES. If any action or proceeding is commenced that would materially affect Lender's interest in the Property or if Grantor fails to comply with any provision of this Mortgage or any Related Documents, including but not limited to Grantor's failure to discharge or pay when due any amounts Grantor is required to discharge or pay under this Mortgage or any Related Documents, Lender on Grantor's behalf may (but shall not be obligated to) take any action that Lender deems appropriate, including but not limited to discharging or paying all taxes, liens, security interests, encumbrances and other claims, at any time levied or placed on the Property and paying all costs for insuring, maintaining and preserving the Property. All such expenditures incurred or paid by Lender for such purposes will then bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses will become a part of the Indebtedness and, at Lender's option, will (A) be payable on demand; (B) be added to the balance of the Note and be apportioned among and be payable with any instalment payments to become due during either (1) the term of any applicable insurance policy; or (2) the remaining term of the Note; or (C) be treated as a balloon payment which will be due and payable at the Note's maturity. The Mortgage also will secure payment of these amounts. Such right shall be in addition to all other rights and remedies to which Lender may be entitled upon Default. Grantor's obligation to Lender for all such expenses shall survive the entry of any mortgage foreclosure judgment.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage:

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, free and clear of all liens and encumbrances other than those set forth in the Real Property description or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full right, power, and authority to execute and deliver this Mortgage to Lender.

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the lawful claims of all persons. In the event any action or proceeding is commenced that questions Grantor's title or the interest of Lender under this Mortgage, Grantor shall defend the action at Grantor's expense. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of Lender's own choice, and Grantor will deliver, or cause to be delivered, to Lender such instruments as Lender may request from time to time to permit such participation.

Compliance With Laws. Grantor warrants that the Property and Grantor's use of the Property complies with all existing applicable laws, ordinances, and regulations of governmental authorities.

Survival of Representations and Warranties. All representations, warranties, and agreements made by Grantor in this Mortgage shall survive the execution and delivery of this Mortgage, shall be continuing in nature, and shall remain in full force and effect until such time as Grantor's Indebtedness shall be paid in full.

CONDEMNATION. The following provisions relating to condemnation proceedings are a part of this Mortgage:

Proceedings. If any proceeding in condemnation is filed, Grantor shall promptly notify Lender in writing, and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award. Grantor may be the nominal party in such proceeding, but Lender shall be entitled to participate in the proceeding and to be represented in the proceeding by counsel of its own choice, and Grantor will deliver or cause to be delivered to Lender such instruments and documentation as may be requested by Lender from time to time to permit such participation.

Application of Net Proceeds. If all or any part of the Property is condemned by eminent domain proceedings or by any proceeding or purchase in lieu of condemnation, Lender may at its election require that all or any portion of the net proceeds of the award be applied to the Indebtedness or the repair or restoration of the Property. The net proceeds of the award shall mean the award after payment of all actual costs, expenses, and attorneys' fees incurred by Lender in connection with the condemnation.

IMPOSITION OF TAXES, FEES AND CHARGES BY GOVERNMENTAL AUTHORITIES. The following provisions relating to governmental taxes, fees and charges are a part of this Mortgage:

Current Taxes, Fees and Charges. Upon request by Lender, Grantor shall execute such documents in addition to this Mortgage and take whatever other action is requested by Lender to perfect and continue Lender's lien on the Real Property. Grantor shall reimburse Lender for all taxes, as described below, together with all expenses incurred in recording, perfecting or continuing this Mortgage, including without limitation all taxes, fees, documentary stamps, and other charges for recording or registering this Mortgage.

Taxes. The following shall constitute taxes to which this section applies: (1) a specific tax upon this type of Mortgage or upon all or any part of the Indebtedness secured by this Mortgage; (2) a specific tax on Grantor which Grantor is authorized or required to deduct from payments on the Indebtedness secured by this type of Mortgage; (3) a tax on this type of Mortgage chargeable against the Lender or the holder of the Note; and (4) a specific tax on all or any portion of the Indebtedness or on payments of principal and interest made by Grantor.

Subsequent Taxes. If any tax to which this section applies is enacted subsequent to the date of this Mortgage, this event shall have the same effect as an Event of Default, and Lender may exercise any or all of its available remedies for an Event of Default as provided below unless Grantor either (1) pays the tax before it becomes delinquent, or (2) contests the tax as provided above in the Taxes and Liens section and deposits with Lender cash or a sufficient corporate surety bond or other security satisfactory to Lender.

SECURITY AGREEMENT; FINANCING STATEMENTS. The following provisions relating to this Mortgage as a security agreement are a part of this Mortgage:

Security Agreement. This instrument shall constitute a Security Agreement to the extent any of the Property constitutes fixtures, and Lender shall have all of the rights of a secured party under the Uniform Commercial Code as amended from time to time.

Security Interest. Upon request by Lender, Grantor shall execute financing statements and take whatever other action is requested by Lender to perfect and continue Lender's security interest in the Rents and Personal Property. In addition to recording this Mortgage in the real property records, Lender may, at any time and without further authorization from Grantor, file executed counterparts, copies or reproductions of this Mortgage as a financing statement. Grantor shall reimburse Lender for all expenses incurred in perfecting or continuing this security interest. Upon default, Grantor shall not remove, sever or detach the Personal Property from the Property. Upon default, Grantor shall assemble any Personal Property not affixed to the Property in a manner and at a place reasonably convenient to Grantor and Lender and make it available to Lender within three (3) days after receipt of written demand from Lender to the extent permitted by applicable law.

Addresses. The mailing addresses of Grantor (debtor) and Lender (secured party) from which information concerning the security interest granted by this Mortgage may be obtained (each as required by the Uniform Commercial Code) are as stated on the first page of this Mortgage.

MORTGAGE (Continued)

Page 4

FURTHER ASSURANCES; ADDITIONAL AUTHORIZATIONS. The following provisions relating to further assurances and additional authorizations are a part of this Mortgage:

Further Assurances. At any time, and from time to time, upon request of Lender, Grantor will make, execute and deliver, or will cause to be made, executed or delivered, to Lender or to Lender's designee, and when requested by Lender, cause to be filed, recorded, refiled, or rerecorded, as the case may be, at such times and in such offices and places as Lender may deem appropriate, any and all such mortgages, deeds of trust, security deeds, security agreements, financing statements, continuation statements, instruments of further assurance, certificates, and other documents as may, in the sole opinion of Lender, be necessary or desirable in order to effectuate, complete, perfect, continue, or preserve (1) Grantor's obligations under the Note, this Mortgage, and the Related Documents, and (2) the liens and security interests created by this Mortgage as first and prior liens on the Property, whether now owned or hereafter acquired by Grantor. Unless prohibited by law or Lender agrees to the contrary in writing, Grantor shall reimburse Lender for all costs and expenses incurred in connection with the matters referred to in this paragraph.

Additional Authorizations. If Grantor fails to do any of the things referred to in the preceding paragraph, Lender may do so for and in the name of Grantor and at Grantor's expense. For such purposes, Grantor hereby irrevocably authorizes Lender to make, execute, deliver, file, record and do all other things as may be necessary or desirable, in Lender's sole opinion, to accomplish the matters referred to in the preceding paragraph. It is understood that nothing set forth herein shall require Lender to take any such actions.

FULL PERFORMANCE. If Grantor pays all the Indebtedness when due, and otherwise performs all the obligations imposed upon Grantor under this Mortgage, Lender shall execute and deliver to Grantor a suitable satisfaction of this Mortgage and suitable statements of termination of any financing statement on file evidencing Lender's security interest in the Rents and the Personal Property. Grantor will pay, if permitted by applicable law, any reasonable termination fee as determined by Lender from time to time.

EVENTS OF DEFAULT. Each of the following, at Lender's option, shall constitute an Event of Default under this Mortgage:

Payment Default. Grantor fails to make any payment when due under the Indebtedness.

Default on Other Payments. Failure of Grantor within the time required by this Mortgage to make any payment for taxes or insurance, or any other payment necessary to prevent filing of or to effect discharge of any lien.

Other Defaults. Grantor fails to comply with or to perform any other term, obligation, covenant or condition contained in this Mortgage or in any of the Related Documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Grantor.

Default in Favor of Third Parties. Should Grantor default under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of Grantor's property or Grantor's ability to repay the Indebtedness or Grantor's ability to perform Grantor's obligations under this Mortgage or any related document.

False Statements. Any warranty, representation or statement made or furnished to Lender by Grantor or on Grantor's behalf under this Mortgage or the Related Documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Defective Collateralization. This Mortgage or any of the Related Documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.

Death or Insolvency. The death of Grantor, the insolvency of Grantor, the appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Grantor or by any governmental agency against any property securing the Indebtedness. This includes a garnishment of any of Grantor's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Grantor as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Grantor gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Breach of Other Agreement. Any breach by Grantor under the terms of any other agreement between Grantor and Lender that is not remedied within any grace period provided therein, including without limitation any agreement concerning any indebtedness or other obligation of Grantor to Lender, whether existing now or later.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the Indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any Guaranty of the Indebtedness. In the event of a death, Lender, at its option, may, but shall not be required to, permit the Guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure any Event of Default.

Adverse Change. A material adverse change occurs in Grantor's financial condition, or Lender believes the prospect of payment or performance of the Indebtedness is impaired.

Insecurity. Lender in good faith believes itself insecure.

Right to Cure. If such a failure is curable and if Grantor has not been given a notice of a breach of the same provision of this Mortgage within the preceding twelve (12) months, it may be cured (and no Event of Default will have occurred) if Grantor, after Lender sends written notice demanding cure of such failure: (a) cures the failure within fifteen (15) days; or (b) if the cure requires more than fifteen (15) days, immediately initiates steps sufficient to cure the failure and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of an Event of Default and at any time thereafter, Lender, at Lender's option, may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law:

Accelerate Indebtedness. Lender shall have the right at its option, after giving such notices as required by applicable law, to declare the entire Indebtedness immediately due and payable.

UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Uniform Commercial Code.

MORTGAGE (Continued)

Page 5

Collect Rents. Lender shall have the right, without notice to Grantor, to take possession of the Property and collect the Rents, including amounts past due and unpaid, and apply the net proceeds, over and above Lender's costs, against the Indebtedness. In furtherance of this right, Lender may require any tenant or other user of the Property to make payments of rent or use fees directly to Lender. If the Rents are collected by Lender, then Grantor irrevocably authorizes Lender to endorse instruments received in payment thereof in the name of Grantor and to negotiate the same and collect the proceeds. Payments by tenants or other users to Lender in response to Lender's demand shall satisfy the obligations for which the payments are made, whether or not any proper grounds for the demand existed. Lender may exercise its rights under this subparagraph either in person, by agent, or through a receiver.

Appoint Receiver. Lender shall have the right to have a receiver appointed to take possession of all or any part of the Property, with the power to protect and preserve the Property, to operate the Property preceding foreclosure or sale, and to collect the Rents from the Property and apply the proceeds, over and above the cost of the receivership, against the Indebtedness. The receiver may serve without bond if permitted by law. Lender's right to the appointment of a receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Lender shall not disqualify a person from serving as a receiver.

Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property.

Possession of the Property. For the purpose of procuring possession of the Property, Grantor hereby authorizes and empowers any attorney of any court of record in the Commonwealth of Pennsylvania or elsewhere, as attorney for Lender and all persons claiming under or through Lender, to sign an agreement for entering in any competent court an amicable action in ejectment for possession of the Property and to appear for and confess judgment against Grantor, and against all persons claiming under or through Grantor, for the recovery by Lender of possession of the Property, without any stay of execution, for which this Mortgage, or a copy of this Mortgage verified by affidavit, shall be a sufficient warrant; and thereupon a writ of possession may be issued forthwith, without any prior writ or proceeding whatsoever.

Nonjudicial Sale. If permitted by applicable law, Lender may foreclose Grantor's interest in all or in any part of the Personal Property or the Real Property by non-judicial sale.

Deficiency Judgment. Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender after application of all amounts received from the exercise of the rights provided in this section.

Tenancy at Sufferance. If Grantor remains in possession of the Property after the Property is sold as provided above or Lender otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at sufferance of Lender or the purchaser of the Property and shall, at Lender's option, either (1) pay a reasonable rental for the use of the Property, or (2) vacate the Property immediately upon the demand of Lender.

Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Note or available at law or in equity.

Sale of the Property. To the extent permitted by applicable law, Grantor hereby waives any and all right to have the Property marshalled. In exercising its rights and remedies, Lender shall be free to sell all or any part of the Property together or separately, in one sale or by separate sales. Lender shall be entitled to bid at any public sale on all or any portion of the Property.

Notice of Sale. Lender shall give Grantor reasonable notice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other intended disposition of the Personal Property is to be made. Unless otherwise required by applicable law, reasonable notice shall mean notice given at least ten (10) days before the time of the sale or disposition.

Election of Remedies. Election by Lender to pursue any remedy shall not exclude pursuit of any other remedy, and an election to make expenditures or to take action to perform an obligation of Grantor under this Mortgage, after Grantor's failure to perform, shall not affect Lender's right to declare a default and exercise its remedies. Nothing under this Mortgage or otherwise shall be construed so as to limit or restrict the rights and remedies available to Lender following an Event of Default, or in any way to limit or restrict the rights and ability of Lender to proceed directly against Grantor and/or against any other co-maker, guarantor, surety or endorser and/or to proceed against any other collateral directly or indirectly securing the Indebtedness.

Attorneys' Fees; Expenses. If Lender institutes any suit or action to enforce any of the terms of this Mortgage, Lender shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and upon any appeal. Whether or not any court action is involved, and to the extent not prohibited by law, all reasonable expenses Lender incurs that in Lender's opinion are necessary at any time for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest at the Note rate from the date of the expenditure until repaid. Expenses covered by this paragraph include, without limitation, however subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees and expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services, the cost of searching records, obtaining title reports (including foreclosure reports), surveyors' reports, and appraisal fees and title insurance, to the extent permitted by applicable law. Grantor also will pay any court costs, in addition to all other sums provided by law.

NOTICES. Unless otherwise provided by applicable law, any notice required to be given under this Mortgage shall be given in writing, and shall be effective when actually delivered, when actually received by telefacsimile (unless otherwise required by law), when deposited with a nationally recognized overnight courier, or, if mailed, when deposited in the United States mail, as first class, certified or registered mail postage prepaid, directed to the addresses shown near the beginning of this Mortgage. All copies of notices of foreclosure from the holder of any lien which has priority over this Mortgage shall be sent to Lender's address, as shown near the beginning of this Mortgage. Any party may change its address for notices under this Mortgage by giving formal written notice to the other parties, specifying that the purpose of the notice is to change the party's address. For notice purposes, Grantor agrees to keep Lender informed at all times of Grantor's current address. Unless otherwise provided by applicable law, if there is more than one Grantor, any notice given by Lender to any Grantor is deemed to be notice given to all Grantors.

MISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage:

Amendments. This Mortgage, together with any Related Documents, constitutes the entire understanding and agreement of the parties as to the matters set forth in this Mortgage. No alteration of or amendment to this Mortgage shall be effective unless given in writing and signed by the party or parties sought to be charged or bound by the alteration or amendment.

Annual Reports. If the Property is used for purposes other than Grantor's residence, Grantor shall furnish to Lender, upon request, a certified statement of net operating income received from the Property during Grantor's previous fiscal year in such form and detail as Lender shall require. "Net operating income" shall mean all cash receipts from the Property less all cash expenditures made in connection with the operation of the Property.

Caption Headings. Caption headings in this Mortgage are for convenience purposes only and are not to be used to interpret or define the

MORTGAGE (Continued)

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provisions of this Mortgage.

No Waiver by Lender. Lender shall not be deemed to have waived any rights under this Mortgage unless such waiver is given in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Mortgage shall not prejudice or constitute a waiver of Lender's right otherwise to demand strict compliance with that provision or any other provision of this Mortgage. No prior waiver by Lender, nor any course of dealing between Lender and Grantor, shall constitute a waiver of any of Lender's rights or of any of Grantor's obligations as to any future transactions. Whenever the consent of Lender is required under this Mortgage, the granting of such consent by Lender in any instance shall not constitute continuing consent to subsequent instances where such consent is required and in all cases such consent may be granted or withheld in the sole discretion of Lender.

Severability. If a court of competent jurisdiction finds any provision of this Mortgage to be illegal, invalid, or unenforceable as to any circumstance, that finding shall not make the offending provision illegal, invalid, or unenforceable as to any other circumstance. If feasible, the offending provision shall be considered modified so that it becomes legal, valid and enforceable. If the offending provision cannot be so modified, it shall be considered deleted from this Mortgage. Unless otherwise required by law, the illegality, invalidity, or unenforceability of any provision of this Mortgage shall not affect the legality, validity or enforceability of any other provision of this Mortgage.

Merger. There shall be no merger of the interest or estate created by this Mortgage with any other interest or estate in the Property at any time held by or for the benefit of Lender in any capacity, without the written consent of Lender.

Successor Interests. The terms of this Mortgage shall be binding upon Grantor, and upon Grantor's heirs, personal representatives, successors, and assigns, and shall be enforceable by Lender and its successors and assigns.

Time is of the Essence. Time is of the essence in the performance of this Mortgage.

DEFINITIONS. The following capitalized words and terms shall have the following meanings when used in this Mortgage. Unless specifically stated to the contrary, all references to dollar amounts shall mean amounts in lawful money of the United States of America. Words and terms used in the singular shall include the plural, and the plural shall include the singular, as the context may require. Words and terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Uniform Commercial Code:

Borrower. The word "Borrower" means Robert G. Prisk, and all other persons and entities signing the Note in whatever capacity.

Default. The word "Default" means the Default set forth in this Mortgage in the section titled "Default".

Environmental Laws. The words "Environmental Laws" mean any and all state, federal and local statutes, regulations and ordinances relating to the protection of human health or the environment, including without limitation the Comprehensive Environmental Response, Compensation, and Liability Act of 1980, as amended, 42 U.S.C. Section 9601, et seq. ("CERCLA"), the Superfund Amendments and Reauthorization Act of 1986, Pub. L. No. 99-499 ("SARA"), the Hazardous Materials Transportation Act, 49 U.S.C. Section 1801, et seq., the Resource Conservation and Recovery Act, 42 U.S.C. Section 6901, et seq., or other applicable state or federal laws, rules, or regulations adopted pursuant thereto.

Event of Default. The words "Event of Default" mean any of the events of default set forth in this Mortgage in the events of default section of this Mortgage.

Grantor. The word "Grantor" means Robert G. Prisk.

Guarantor. The word "Guarantor" means any guarantor, surety, or accommodation party of any or all of the Indebtedness.

Guaranty. The word "Guaranty" means the guaranty from Guarantor to Lender, including without limitation a guaranty of all or part of the Note.

Hazardous Substances. The words "Hazardous Substances" mean materials that, because of their quantity, concentration or physical, chemical or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, manufactured, transported or otherwise handled. The words "Hazardous Substances" are used in their very broadest sense and include without limitation any and all hazardous or toxic substances, materials or waste as defined by or listed under the Environmental Laws. The term "Hazardous Substances" also includes, without limitation, petroleum and petroleum by-products or any fraction thereof and asbestos.

Improvements. The word "Improvements" means all existing and future improvements, buildings, structures, mobile homes affixed on the Real Property, facilities, additions, replacements and other construction on the Real Property.

Indebtedness. The word "Indebtedness" means all principal, interest, and other amounts, costs and expenses payable under the Note or Related Documents, together with all renewals of, extensions of, modifications of, consolidations of and substitutions for the Note or Related Documents and any amounts expended or advanced by Lender to discharge Grantor's obligations or expenses incurred by Lender to enforce Grantor's obligations under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Lender. The word "Lender" means CSB BANK, its successors and assigns.

Mortgage. The word "Mortgage" means this Mortgage between Grantor and Lender.

Note. The word "Note" means the promissory note dated July 26, 2001, in the original principal amount of \$102,000.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of this Mortgage is July 26, 2006.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the real property, interests and rights, as further described in this Mortgage.

Related Documents. The words "Related Documents" mean all promissory notes, credit agreements, loan agreements, environmental agreements, guarantees, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the Indebtedness.

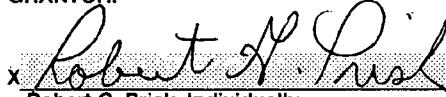
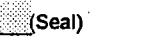
Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

MORTGAGE
(Continued)

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GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS. THIS MORTGAGE IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS MORTGAGE IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

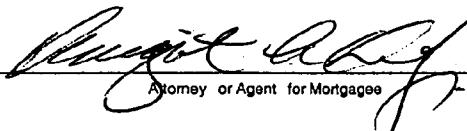
GRANTOR:


x 
Robert G. Prisk, Individually

CERTIFICATE OF RESIDENCE

I hereby certify, that the precise address of the mortgagee, **CSB BANK**, herein is as follows:

Curwensville Office, 434 State Street, P.O. Box 29, Curwensville, PA 16833



Attorney or Agent for Mortgagee

INDIVIDUAL ACKNOWLEDGMENT

COMMONWEALTH OF PENNSYLVANIA

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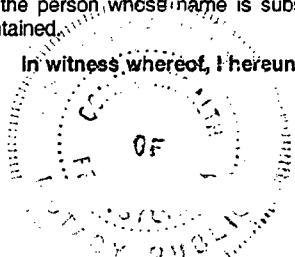
COUNTY OF Clearfield

) SS

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On this, the 26th day of July, 2001, before me a notary public, the undersigned Notary Public, personally appeared **Robert G. Prisk**, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he or she executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.



Notary Public in and for the State of _____

Notarial Seal

Shaune Wilson, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires May 24, 2003

LASER PRO Lending, Ver. 5.17.01.05. Copyright Harland Financial Solutions, Inc. 1997, 2001. All Rights Reserved. - PA M-LENDINGSCFTPL1003 FC TR-9168 PT-ComMut
Pennsylvania Association of Notaries

ALL those parcels of land lying in Cur' nsville Borough, Clearfield, County, Pennsylvania, and being more particularly described as follows:

THE FIRST THEREOF: BEGINNING at a point in the western line of a 20 foot strip of land conveyed to the predecessors in title of Howes Leather Company, Inc. by Robert Ferguson Post No. 842 Home Association of the Veterans of Foreign Wars, as seen in Deed Book 506, Page 279, said 20 foot strip is included in lands conveyed to Howes Leather Company, Inc., by Deed Book 1342, Page 334, said point of beginning being 6 feet North from the northerly edge of pavement of Meadow Street, said point being also the southeast corner of the land herein conveyed and running; thence North 19 degrees 19 minutes 00 seconds East for a distance of 145.40 feet along the western side of a 20 foot strip of land acquired from Robert Ferguson Post No. 842 Home Association of the Veterans of Foreign Wars by predecessors in title of Grantors by Deed Book 506, Page 279 to a spike set; thence North 84 degrees 34 minutes 19 seconds West for a distance of 73.60 feet along Howes Leather Company, Inc., to a point and being the northeast corner of John J. Errigo, Jr., as was conveyed to him in Deed Book 1190, Page 490; thence South 05 degrees 25 minutes 41 seconds West for a distance of 138.88 feet along John J. Errigo, Jr., as was conveyed to him in Deed Book 1190, Page 490 by a line projecting along the center of a brick wall to a spike found, said spike being 6 feet North of the northerly edge of pavement of Meadow Street; thence South 81 degrees 12 minutes 46 seconds East for a distance of 38.77 feet by a curved line parallel with the northerly edge of pavement and 6 feet North thereof, to a point and place of beginning.

TOGETHER WITH AND SUBJECT TO covenants, easements and restrictions of record.

Said property contains 7881.47 square feet as shown on the map prepared by Curry and Associates dated August 14, 1995, which is attached hereto and made a part hereof. The above description is entered as a correction deed to John J. Errigo, Jr. correcting the description found in Deed Book 1562, Page 211, where the adjoinder call of the line running along lands of Veterans of Foreign Wars is corrected to read along a strip of land 20 feet wide now owed by Howes Leather Company, Inc. as detailed above.

BEING the same premises conveyed to John J. Errigo, Jr. by deed of Howes Leather Company recorded in Clearfield County Deed and Record Book 1723, page 176.

THE SECOND THEREOF: BEGINNING at a point on the building where it intersects with the western line of Howes Leather Company, Inc., as was conveyed to it by Deed Book 1342, page 334, said point being South nineteen (19°) degrees nineteen (19') minutes zero (00") seconds West fifty-five and seventy hundredths (55.70) feet from a spike set at the corner of Howes Leather Company, Inc., with John J. Errigo, Jr., as was conveyed to him by Deed Book 1562, page 211, said point being the northern most corner of the land herein conveyed and running: thence along the building and through Howes Leather Company, Inc. South five (5°) degrees eighteen (18') minutes eighteen (18") seconds West twenty-three and forty-seven hundredths (23.47) feet to the corner of the building; thence along the building and through Howes Leather Company, Inc., North eighty-four (84°) degrees forty-one (41') minutes forty-two (42") seconds West five and eight-six hundredths (5.86) feet to a point on the eastern line of John J. Errigo, Jr., as was conveyed to him by Deed Book 1562, page 211; thence along John J. Errigo, Jr., North nineteen (19°) degrees nineteen (19') minutes zero (00") seconds East twenty-four and nineteen hundredths (24.19) feet to a point and place of beginning.

Containing 68.75 square feet as shown on map prepared by Curry and Associated dated August 14, 1995, and revised April 10, 1998.

BEING the same premises conveyed to John J. Errigo, Jr. by deed of Howes Leather Corporation dated August 12, 1998 and recorded in Clearfield County Deed and Record Book 1962, page 527.

THE THIRD THEREOF: ALL that parcel of land lying 100 yards west of the intersection of River Street with Meadow Street in Curwensville Borough, Clearfield County, Pennsylvania, and being more particularly described as follows, to wit:

BEGINNING at a point at the southwest corner of John J. Errigo, Jr., as was conveyed to him by Deed Book 1190, page 490, said point being on the northerly right-of-way line of Meadow Street and at the southeast corner of the parcel herein conveyed and running: thence North forty-six (46°) degrees twenty-three (23') minutes fifty (50") seconds West for a distance of ninety-five and six hundredths (95.06) feet along the northerly right-of-way line of Meadow Street to a point; thence South eighty-four (84°) degrees thirty-four (34') minutes nineteen (19") seconds East for a distance of seventy-four and seventy-three hundredths (74.73) feet through Howes Leather Company, Inc., for a new line to a point opposite the northerly edge of the garage door located on the building owned by John J. Errigo, Jr.; thence South five (05°) degrees twenty-five (25') minutes forty-one (41") seconds West for a distance of fifty-eight and seventy-five hundredths (58.75) feet along John J. Errigo, Jr., to a point and place of beginning.

Together with and subject to covenants, easements, and restrictions of record.

Said property contains 2,195.09 square feet and described as the "easement area" as shown on map prepared by Curry and Associates dated August 14, 1995 and revised April 10, 1998.

BEING the same premises conveyed to John J. Errigo, Jr. by Easement from Howes Leather Corporation dated August 12, 1998 and recorded in Clearfield County Deed and Record Book 1962, page 532.

UNDER and SUBJECT to Sewer Easement Right-of-Way dated August 11, 1998 and recorded in Clearfield County Deed and Record Book 1962, page 537.

PROMISSORY NOTE

CM

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
\$102,000.00	07-26-2001	07-26-2006	142506		123170	076	

References in the shaded area are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "****" has been omitted due to text length limitations.

Borrower: Robert G. Prisk
75 Meadow Street
Curwensville, PA 16833

Lender: CSB BANK
Curwensville Office
434 State Street
P.O. Box 29
Curwensville, PA 16833

Principal Amount: \$102,000.00

Interest Rate: 9.500%

Date of Note: July 26, 2001

PROMISE TO PAY. Robert G. Prisk ("Borrower") promises to pay to CSB BANK ("Lender"), or order, in lawful money of the United States of America, the principal amount of One Hundred Two Thousand & 00/100 Dollars (\$102,000.00), together with interest at the rate of 9.500% per annum on the unpaid principal balance from July 26, 2001, until paid in full.

PAYMENT. Borrower will pay this loan in 60 payments of \$2,149.41 each payment. Borrower's first payment is due August 26, 2001, and all subsequent payments are due on the same day of each month after that. Borrower's final payment will be due on July 26, 2006, and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied first to accrued unpaid interest, then to principal, and any remaining amount to any unpaid collection costs and late charges. Borrower will pay Lender at Lender's address shown above or at such other place as Lender may designate in writing.

PREPAYMENT; MINIMUM INTEREST CHARGE. Borrower agrees that all loan fees and other prepaid finance charges are earned fully as of the date of the loan and will not be subject to refund upon early payment (whether voluntary or as a result of default), except as otherwise required by law. In any event, even upon full prepayment of this Note, Borrower understands that Lender is entitled to a minimum interest charge of \$5.00. Other than Borrower's obligation to pay any minimum interest charge, Borrower may pay without penalty all or a portion of the amount owed earlier than it is due. Early payments will not, unless agreed to by Lender in writing, relieve Borrower of Borrower's obligation to continue to make payments under the payment schedule. Rather, early payments will reduce the principal balance due and may result in Borrower's making fewer payments. Borrower agrees not to send Lender payments marked "paid in full", "without recourse", or similar language. If Borrower sends such a payment, Lender may accept it without losing any of Lender's rights under this Note, and Borrower will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: CSB BANK, Curwensville Office, 434 State Street, P.O. Box 29, Curwensville, PA 16833.

LATE CHARGE. If a payment is 16 days or more late, Borrower will be charged 5.000% of the unpaid portion of the regularly scheduled payment or \$999.99, whichever is less.

INTEREST AFTER DEFAULT. Upon default, including failure to pay upon final maturity, Lender, at its option, may, if permitted under applicable law, increase the interest rate on this Note 4.000 percentage points. The interest rate will not exceed the maximum rate permitted by applicable law. If judgment is entered in connection with this Note, interest will continue to accrue on this Note after judgment at the existing interest rate provided for in this Note.

DEFAULT. Each of the following shall constitute an event of default ("Event of Default") under this Note:

Payment Default. Borrower fails to make any payment when due under this Note.

Other Defaults. Borrower fails to comply with or to perform any other term, obligation, covenant or condition contained in this Note or in any of the related documents or to comply with or to perform any term, obligation, covenant or condition contained in any other agreement between Lender and Borrower.

Default in Favor of Third Parties. Borrower or any Grantor defaults under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of Borrower's property or Borrower's ability to repay this Note or perform Borrower's obligations under this Note or any of the related documents.

False Statements. Any warranty, representation or statement made or furnished to Lender by Borrower or on Borrower's behalf under this Note or the related documents is false or misleading in any material respect, either now or at the time made or furnished or becomes false or misleading at any time thereafter.

Death or Insolvency. The death of Borrower or the dissolution or termination of Borrower's existence as a going business, the insolvency of Borrower, the appointment of a receiver for any part of Borrower's property, any assignment for the benefit of creditors, any type of creditor workout, or the commencement of any proceeding under any bankruptcy or insolvency laws by or against Borrower.

Creditor or Forfeiture Proceedings. Commencement of foreclosure or forfeiture proceedings, whether by judicial proceeding, self-help, repossession or any other method, by any creditor of Borrower or by any governmental agency against any collateral securing the loan. This includes a garnishment of any of Borrower's accounts, including deposit accounts, with Lender. However, this Event of Default shall not apply if there is a good faith dispute by Borrower as to the validity or reasonableness of the claim which is the basis of the creditor or forfeiture proceeding and if Borrower gives Lender written notice of the creditor or forfeiture proceeding and deposits with Lender monies or a surety bond for the creditor or forfeiture proceeding, in an amount determined by Lender, in its sole discretion, as being an adequate reserve or bond for the dispute.

Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the indebtedness or any Guarantor dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of the indebtedness evidenced by this Note. In the event of a death, Lender, at its option, may, but shall not be required to, permit the Guarantor's estate to assume unconditionally the obligations arising under the guaranty in a manner satisfactory to Lender, and, in doing so, cure any Event of Default.

Adverse Change. A material adverse change occurs in Borrower's financial condition, or Lender believes the prospect of payment or performance of this Note is impaired.

Insecurity. Lender in good faith believes itself insecure.

Cure Provisions. If any default, other than a default in payment is curable and if Borrower has not been given a notice of a breach of the same provision of this Note within the preceding twelve (12) months, it may be cured (and no event of default will have occurred) if Borrower, after receiving written notice from Lender demanding cure of such default: (1) cures the default within fifteen (15) days; or (2) if the cure requires more than fifteen (15) days, immediately initiates steps which Lender deems in Lender's sole discretion to be sufficient to cure the default and thereafter continues and completes all reasonable and necessary steps sufficient to produce compliance as soon as reasonably practical.

PROMISSORY NOTE (Continued)

Page 2

LENDER'S RIGHTS. Upon default, Lender may, after giving such notices as required by applicable law, declare the entire unpaid principal balance on this Note and all accrued unpaid interest immediately due, and then Borrower will pay that amount.

ATTORNEYS' FEES; EXPENSES. Lender may hire or pay someone else to help collect this Note if Borrower does not pay. Borrower will pay Lender that amount. This includes, subject to any limits under applicable law, Lender's attorneys' fees and Lender's legal expenses, whether or not there is a lawsuit, including attorneys' fees, expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), and appeals. If not prohibited by applicable law, Borrower also will pay any court costs, in addition to all other sums provided by law.

RIGHT OF SETOFF. To the extent permitted by applicable law, Lender reserves a right of setoff in all Borrower's accounts with Lender (whether checking, savings, or some other account). This includes all accounts Borrower holds jointly with someone else and all accounts Borrower may open in the future. However, this does not include any IRA or Keogh accounts, or any trust accounts for which setoff would be prohibited by law. Borrower authorizes Lender, to the extent permitted by applicable law, to charge or setoff all sums owing on the indebtedness against any and all such accounts, and, at Lender's option, to administratively freeze all such accounts to allow Lender to protect Lender's charge and setoff rights provided in this paragraph.

COLLATERAL. Borrower acknowledges this Note is secured by, in addition to any other collateral, a Mortgage dated July 26, 2001, to Lender on real property located in Clearfield County, Commonwealth of Pennsylvania, all the terms and conditions of which are hereby incorporated and made a part of this Note.

SUCCESSOR INTERESTS. The terms of this Note shall be binding upon Borrower, and upon Borrower's heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns.

NOTIFY US OF INACCURATE INFORMATION WE REPORT TO CONSUMER REPORTING AGENCIES. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: CSB BANK P.O. Box 29 434 State Street Curwensville, PA 16833

GENERAL PROVISIONS. Lender may delay or forgo enforcing any of its rights or remedies under this Note without losing them. Borrower and any other person who signs, guarantees or endorses this Note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this Note, and unless otherwise expressly stated in writing, no party who signs this Note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral; and take any other action deemed necessary by Lender without the consent of or notice to anyone. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this Note are joint and several. If any portion of this Note is for any reason determined to be unenforceable, it will not affect the enforceability of any other provisions of this Note.

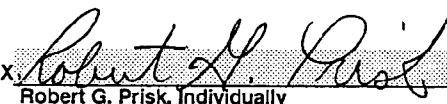
CONFESSION OF JUDGMENT. BORROWER HEREBY IRREVOCABLY AUTHORIZES AND EMPOWERS ANY ATTORNEY OR THE PROTHONOTARY OR CLERK OF ANY COURT IN THE COMMONWEALTH OF PENNSYLVANIA, OR ELSEWHERE, TO APPEAR AT ANY TIME FOR BORROWER AFTER A DEFAULT UNDER THIS NOTE AND WITH OR WITHOUT COMPLAINT FILED, CONFESS OR ENTER JUDGMENT AGAINST BORROWER FOR THE ENTIRE PRINCIPAL BALANCE OF THIS NOTE AND ALL ACCRUED INTEREST, LATE CHARGES AND ANY AND ALL AMOUNTS EXPENDED OR ADVANCED BY LENDER RELATING TO ANY COLLATERAL SECURING THIS NOTE, TOGETHER WITH COSTS OF SUIT, AND AN ATTORNEY'S COMMISSION OF TEN PERCENT (10%) OF THE UNPAID PRINCIPAL BALANCE AND ACCRUED INTEREST FOR COLLECTION, BUT IN ANY EVENT NOT LESS THAN FIVE HUNDRED DOLLARS (\$500) ON WHICH JUDGMENT OR JUDGMENTS ONE OR MORE EXECUTIONS MAY ISSUE IMMEDIATELY; AND FOR SO DOING, THIS NOTE OR A COPY OF THIS NOTE VERIFIED BY AFFIDAVIT SHALL BE SUFFICIENT WARRANT. THE AUTHORITY GRANTED IN THIS NOTE TO CONFESS JUDGMENT AGAINST BORROWER SHALL NOT BE EXHAUSTED BY ANY EXERCISE OF THAT AUTHORITY, BUT SHALL CONTINUE FROM TIME TO TIME AND AT ALL TIMES UNTIL PAYMENT IN FULL OF ALL AMOUNTS DUE UNDER THIS NOTE. BORROWER HEREBY WAIVES ANY RIGHT BORROWER MAY HAVE TO NOTICE OR TO A HEARING IN CONNECTION WITH ANY SUCH CONFESSION OF JUDGMENT AND STATES THAT EITHER A REPRESENTATIVE OF LENDER SPECIFICALLY CALLED THIS CONFESSION OF JUDGMENT PROVISION TO BORROWER'S ATTENTION OR BORROWER HAS BEEN REPRESENTED BY INDEPENDENT LEGAL COUNSEL.

PRIOR TO SIGNING THIS NOTE, BORROWER READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. BORROWER AGREES TO THE TERMS OF THE NOTE.

BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS PROMISSORY NOTE.

THIS NOTE IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS NOTE IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

BORROWER:


X _____ (Seal)
Robert G. Prisk, Individually



NOTICE OF INTENTION TO FORECLOSE MORTGAGE

Robert G. Prisk
75 Meadow Street
Curwensville, PA 16833

RE: Account 142506

Dear Mr. Prisk,

The mortgage held by CSB Bank (hereinafter we, us or ours) on your property located at 75 Meadow St., Curwensville, Clearfield County, PA, IS IN SERIOUS DEFAULT because you have not made the monthly payments for July, August, & September of 2003 Late charges and other charges have also accrued to this date in the amount of \$ The total amount now required to cure this default, or in other words, get caught up in your payments, as of the date of this letter, is \$8,382.69(Eight thousand three hundred eighty two dollars and sixty nine cents).

You may cure this default within THIRTY (30) DAYS of the date of this letter, by paying to us the above amount of \$8,382.69 plus any additional monthly payments and late charges which may fall due during this period. Such payment must be made either by cash, cashier's check, certified check or money order, and made at any office of CSB Bank.

If you do not cure the default within THIRTY (30) DAYS, we intend to exercise our right to accelerate the mortgage payments. This means that whatever is owing on the original amount borrowed will be considered due immediately and you may lose the chance to pay off the original mortgage monthly installments. If full payment of the amount of default is not made within THIRTY (30) DAYS, we also intend to instruct our attorneys to start a lawsuit to foreclose your mortgaged property. If the mortgage is foreclosed, your mortgaged property will be sold by the Sheriff to pay off the mortgage debt. If we refer your case to our attorneys, but you cure the default before they begin legal proceedings against you, you will still have to pay the reasonable attorney's fees, actually incurred, up to \$50.00. However, if legal proceedings are started against you, you will have to pay the reasonable attorney's fees even if they are over \$50.00. Any attorney's fees will be added to whatever you owe us, which may also include our reasonable costs. If you cure the default within the thirty day period, you will not be required to pay attorney's fees.

CURWENSVILLE - Main Office
P.O. Box 29
Curwensville, PA 16833-0029
814-236-2550

TARGET SQUARE DRIVE THRU
Route 879
Clearfield, PA 16830

COALPORT OFFICE
P.O. Box 354
Coalport, PA 16627
814-672-5396

K MART PLAZA OFFICE
R.D. Box 257 A-1
Clearfield, PA 16830
814-765-1781

DuBOIS OFFICE
P.O. Box 465
DuBois, PA 15801
814-371-3066

ST. MARYS OFFICE
1379 Bucktail Village
St. Marys, PA 15857
814-834-4020

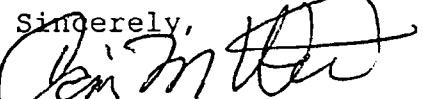
We may also sue you personally for the unpaid principal balance and all other sums due under the mortgage. If you have not cured the default within the thirty-day period and foreclosure proceedings have begun, you still have the right to cure the default and prevent the sale at any time up to one hour before the Sheriff's foreclosure sale. You may do so by paying the total amount of the unpaid monthly payments plus any late or other charges then due, as well as the reasonable attorney's fees and costs connected with the foreclosure sale and perform any other requirements under the mortgage. You also have the right to assert in the foreclosure proceeding the non-existence of a default or any other defense you may have to acceleration and foreclosure. It is estimated that the earliest date that such a Sheriff's sale could be held would be approximately February of 2003. A notice of the date of the Sheriff's sale will be sent to you before the sale. Of course, the amount needed to cure the default will increase the longer you wait. You may find out at any time exactly what the required payment will be by calling us at the following number: 814-236-2550. This payment must be in cash, cashier's check, certified check or money order and made payable to us at the address stated above.

You should realize that a Sheriff's sale will end your ownership of the mortgaged property and your right to remain in it. If you continue to live in the property after the Sheriff's sale, a lawsuit could be started to evict you.

You have additional rights to help protect your interest in the property. YOU HAVE THE RIGHT TO SELL THE PROPERTY TO OBTAIN MONEY TO PAY OFF THE MORTGAGE DEBT, OR TO BORROW MONEY FROM ANOTHER LENDING INSTITUTION TO PAY OFF THIS DEBT. (YOU MAY HAVE THE RIGHT TO SELL OR TRANSFER THE PROPERTY SUBJECT TO THE MORTGAGE TO A BUYER OR TRANSFeree WHO WILL ASSUME THE MORTGAGE DEBT, PROVIDED THAT ALL THE OUTSTANDING PAYMENTS, CHARGES AND ATTORNEY'S FEES AND COSTS ARE PAID PRIOR TO OR AT THE SALE), AND THAT THE OTHER REQUIREMENTS UNDER THE MORTGAGE ARE SATISFIED. CONTACT US TO DETERMINE UNDER WHAT CIRCUMSTANCES THIS RIGHT MIGHT EXIST. YOU HAVE THE RIGHT TO HAVE THIS DEFAULT CURED BY ANY THIRD PARTY ACTING ON YOUR BEHALF.

If you cure the default, the mortgage will be restored to the same position as if no default has occurred. However, you are not entitled to this right to cure your default more than three times in any calendar year.

Sincerely,


Craig M. Witherow
Collection Manager

U.S. Postal Service™
CERTIFIED MAIL™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)

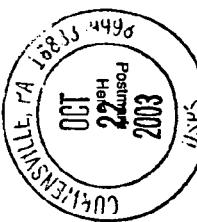
For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$.37
Certified Fee	\$ 2.30
Return Receipt Fee (Endorsement Required)	\$ 1.75
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 4.42

7002 6372 2025
 Sent to Robert G. Risk
 Street, Apt. No.: 75 Meadow St.
 or PO Box No.
 City, State, ZIP: Cressonville, PA 16833

PS Form 3800, June 2002
 See Reverse for Instructions



U.S. POSTAL SERVICE CERTIFICATE OF MAILING
 MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT
 PROVIDE FOR INSURANCE—POSTMASTER

Received From:



One piece of ordinary mail addressed to:

Robert G. Risk
 75 Meadow St.
 Cressonville, PA 16833



V E R I F I C A T I O N

I, MICHAEL A. MATTEN, Senior Vice President and Senior Lending Officer of CSB Bank, verify that the statements made in the foregoing Complaint are true and correct to the best of my knowledge, information and belief. I, the undersigned, understand that false statements made herein are subject to the penalties of 18 Pa.C.S. 4904 relating to unsworn falsification to authorities.



Michael A. Matten,
Senior Vice President and
Senior Lending Officer,
CSB BANK

Date: 1-23-04

IN THE COURT OF COMMON PLEAS
OF CLEARFIELD COUNTY, PENNA.

No. 04 - - CD
CIVIL ACTION - LAW

CSB BANK, Plaintiff

-vs-

ROBERT G. PRISK, Defendant

COMPLAINT
IN MORTGAGE FORECLOSURE

LAW OFFICES
CATES & SEAMAN

2 NORTH FRONT STREET
P.O. BOX 846
CLEARFIELD, PA. 16830

FILED

JAN 23 2003

William A. Shaw
Prothonotary

In The Court of Common Pleas of Clearfield County, Pennsylvania

CSB BANK

VS.

PRISK, ROBERT G.

Sheriff Docket #

15115

04-112-CD

COMPLAINT IN MORTGAGE FORECLOSURE

SHERIFF RETURNS

NOW FEBRUARY 2, 2004 AT 3:15 PM SERVED THE WITHIN COMPLAINT IN MORTGAGE FORECLOSURE ON ROBERT G. PRISK, DEFENDANT AT SHERIFF'S OFFICE, 1 N. 2ND ST, SUITE 116, CLEARFIELD, CLEARFIELD COUNTY, PENNSYLVANIA BY HANDING TO ROBERT PRISK A TRUE AND ATTESTED COPY OF THE ORIGINAL COMPLAINT IN MORTGAGE FORECLOSURE AND MADE KNOWN TO HIM THE CONTENTS THEREOF.
SERVED BY: COUDRIET/RYEN

Return Costs

Cost	Description
24.87	SHERIFF HAWKINS PAID BY: ATTY CK# 33720
10.00	SURCHARGE PAID BY: ATTY CK# 33721

Sworn to Before Me This

23rd Day Of April 2004
William A. Shaw
Prothonotary

WILLIAM A. SHAW
Prothonotary
My Commission Expires
1st Monday in Jan. 2006
Clearfield Co., Clearfield, PA

So Answers,

Chester A. Hawkins
My Deputy Sheriff
Chester A. Hawkins
Sheriff

FILED
013:48 PM
APR 23 2004

William A. Shaw
Prothonotary/Clerk of Courts

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

CSB BANK,

Plaintiff

: No. 04 - 112 -CD

: Type of Case: Civil Action

: Type of Pleading: Praeclipe
: For Default Judgment

-vs-

ROBERT G. PRISK,

Defendant

: Filed on behalf of:
: Plaintiff

: Counsel of Record for this
: Party: Andrew P. Gates

: Supreme Court No.: 36604

: GATES & SEAMAN
: Attorneys at law
: 2 North Front Street
: P. O. Box 846
: Clearfield, PA 16830
: (814) 765-1766

FILED

APR 26 2004 (26)
0/4:00/04
William A. Shaw
Prothonotary

NOTICE TO DEF.

STAMFORD & HARRIS

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

CSB BANK, Plaintiff : No. 04 - 112 - CD
:
-vs- : IN MORTGAGE FORECLOSURE
:
ROBERT G. PRISK :
Defendant :
:

PRAECIPE FOR DEFAULT JUDGMENT

TO: WILLIAM A. SHAW, PROTHONOTARY:

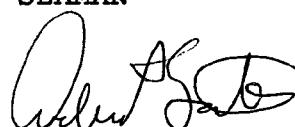
Enter Judgment in favor of CSB BANK, Plaintiff herein, and against Defendant herein, ROBERT G. PRISK, for his failure to file a timely Answer to the Complaint which was served upon him as indicated in the Sheriff's Affidavit of Service, in the following amounts:

(a) Outstanding principal balance	\$ 73,705.77
(b) Accrued late fees through January 8, 2004	\$ 2,149.40
(c) Accrued interest through January 8, 2004	\$ 1,439.71
(d) Reasonable Attorney fees	<u>\$ 1,000.00</u>
TOTAL	
\$ 78,294.88**	

plus per diem interest from January 8, 2004 of \$19.4501 per day

Furthermore, the undersigned attorney certifies that said Defendant was also served with the Notice specified in Pa. R.C.P. §237.1 by regular first class mail, postage prepaid, on February 24, 2004. A copy of the Notices mailed to the Defendant and U. S. Postal Service Form 3817 for said mailing is attached hereto and made a part hereof, collectively, as Exhibit "A".

GATES & SEAMAN
By:


Andrew P. Gates, Esquire
Attorney for Plaintiff

Date: March 9, 2004

Sworn to and subscribed before me
this 9th day of March, 2004



NOTARIAL SEAL
ROSE M. RAYMOND, Notary Public
Clearfield Boro, Clearfield County
My Commission Expires Oct 28, 2005

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

CSB BANK, Plaintiff : No. 04 - 112 - CD
-vs- : IN MORTGAGE FORECLOSURE
ROBERT G. PRISK, :
Defendant :
:

TO: Robert G. Prisk
75 Meadow Street
Curwensville, Pennsylvania 16833

DATE OF NOTICE: February 24, 2004

IMPORTANT NOTICE

YOU ARE IN DEFAULT BECAUSE YOU HAVE FAILED TO ENTER A WRITTEN APPEARANCE PERSONALLY OR BY ATTORNEY AND FILE IN WRITING WITH THE COURT YOUR DEFENSES OR OBJECTIONS TO THE CLAIMS SET FORTH AGAINST YOU. UNLESS YOU ACT WITHIN TEN DAYS FROM THE DATE OF THIS NOTICE, A JUDGMENT MAY BE ENTERED AGAINST YOU WITHOUT A HEARING AND YOU MAY LOSE YOUR PROPERTY OR OTHER IMPORTANT RIGHTS.

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

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

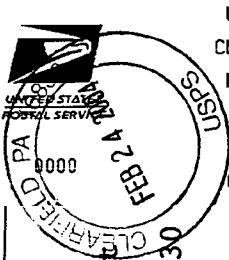
David S. Meholic, Court Administrator
CLEARFIELD COUNTY COURTHOUSE
Clearfield, PA 16830
(814) 765-2641



Andrew P. Gates, Esquire,
Attorney for Plaintiff

P. O. Box 846
Clearfield, PA 16830
(814) 765-1766

U.S. POSTAL SERVICE	CERTIFICATE OF MAILING
MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE—POSTMASTER	
Received From: GATES & SEAMAN	
2 North Front Street	
P.O. Box 846	
Clearfield, PA 16830	
One piece of ordinary mail addressed to:	
Robert G. Prisk	
75 Meadow Street	
Curwenville, Pennsylvania 16833	



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

CSB BANK, Plaintiff

No. 04-112-CD

vs

ROBERT G. PRISK,

Defendant

TO: Robert G. Prisk
75 Meadow Street
Curwensville, PA 16833

Notice is given that a JUDGMENT in the above captioned matter has been entered against you in the amount of

\$ 78,294.88** on April 26, 2004.

**plus per diem interest from January 8, 2004 of \$19.4501 per day.

William A. Shaw, Prothonotary

By _____
Deputy

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY ,
PENNSYLVANIA
STATEMENT OF JUDGMENT

Curwensville State Bank
Plaintiff(s)

No.: 2004-00112-CD

Real Debt: \$78,294.88

Atty's Comm: \$

Vs.

Costs: \$

Int. From: \$

Robert G. Prisk
Defendant(s)

Entry: \$20.00

Instrument: Default Judgment

Date of Entry: April 26, 2004

Expires: April 26, 2009

Certified from the record this April 26, 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 ACTION - LAW

CSB BANK, Plaintiff : No. 04 - 112 - CD
-vs- : IN MORTGAGE FORECLOSURE
ROBERT G. PRISK :
Defendant :

PRAECIPE FOR WRIT OF EXECUTION

(Mortgage Foreclosure)

TO WILLIAM A. SHAW, PROTHONOTARY:

Issue writ of execution in the above matter:

Amount due (as per judgment entered \$ 55,891.17
April 26, 2004, plus per diem interest,
less net sale proceeds received from sale
of repossessed 1997 Peterbilt Tractor)

Interest at \$14.7373 per day from
August 16, 2004 to date of
Sheriff's Sale

\$ _____

SUBTOTAL

\$ _____

[Costs to be added] Prothonotary costs \$ 125.00

TOTAL

\$ _____

GATES & SEAMAN

By Robert Gates
Attorneys for Plaintiff,
CSB Bank

Date: October 4, 2004

⑥
FILED 1cc Atty Gates
12/20/04 Atty pd. 20.00
OCT 04 2004
1cc & 6 writs w/desc

William A. Shaw
Prothonotary/Clerk of Courts
to Sheriff

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

CSB BANK, :
Plaintiff : No. 04- 112 -CD
: :
-vs- : IN MORTGAGE FORECLOSURE
: :
ROBERT G. PRISK :
Defendant : :

AFFIDAVIT PURSUANT TO RULE 3129.1

CSB BANK, Plaintiff in the above action, sets forth as of the date the Praecept for the writ of execution was filed, the following information concerning the real property located in Curwensville Borough, Clearfield County, Pennsylvania with said parcel being further described in Exhibit "A", which is attached hereto and made a part hereof).

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

Name Address

Robert G. Prisk 75 Meadow Street
Curwensville, PA 16833

2. Name and address of Defendant(s):

Name Address

Robert G. Prisk 75 Meadow Street
Curwensville, PA 16833

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

(a) CSB Bank P. O. Box 29
Curwensville, PA 16833

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

	<u>Name</u>	<u>Address</u>
(a)	CSB Bank	P. O. Box 29 Curwensville, PA 16833

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

Clearfield County Tax Claim Bureau
Clearfield County Court House Annex
230 East Market Street
Clearfield, PA 16830

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

NONE

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

J. Duane Test,
Curwensville Borough Tax Collector
Naulton Road
P. O. Box 239
Curwensville, Pennsylvania 16833

Legal Description of Real Estate of Robert G. Prisk

ALL those parcels of land lying in Curwensville Borough, Clearfield County, Pennsylvania, and being more particularly described as follows:

THE FIRST THEREOF: BEGINNING at a point in the western line of a 20 foot strip of land conveyed to the predecessors in title of Howes Leather Company, Inc. by Robert Ferguson Post No. 842 Home Association of the Veterans of Foreign Wars, as seen in Deed Book 506, Page 279, said 20 foot strip is included in lands conveyed to Howes Leather Company, Inc., by Deed Book 1342, Page 334, said point of beginning being 6 feet North from the northerly edge of pavement of Meadow Street, said point being also the southeast corner of the land herein conveyed and running; thence North 19 degrees 19 minutes 00 seconds East for a distance of 145.40 feet along the western side of a 20 foot strip of land acquired from Robert Ferguson Post No. 842 Home Association of the Veterans of Foreign Wars by predecessors in title of Grantors by Deed Book 506, page 279 to a spike set; thence North 84 degrees 34 minutes 19 seconds West for a distance of 73.60 feet along Howes Leather Company, Inc., to a point and being the northeast corner of John J. Errigo, Jr., as was conveyed to him in Deed Book 1190, Page 490; thence South 05 degrees 25 minutes 41 seconds West for a distance of 138.88 feet along John J. Errigo, Jr., as was conveyed to him in Deed Book 1190, Page 490 by a line projecting along the center of a brick wall to a spike found, said spike being 6 feet North of the northerly edge of pavement of Meadow Street; thence South 81 degrees 12 minutes 46 seconds East for a distance of 38.77 feet by a curved line parallel with the northerly edge of pavement and 6 feet North thereof, to a point and place of beginning.

TOGETHER WITH AND SUBJECT TO covenants, easements and restrictions of record.

Said property contains 7881.47 square feet as shown on the map prepared by Curry and Associates dated August 14, 1995. The above description is entered as a correction deed to John J. Errigo, Jr. correcting the description found in Deed Book 1562, page 211, where the adjoinder call of the line running along lands of Veterans of Foreign Wars is corrected to read along a strip of land 20 feet wide now owed by Howes Leather Company, Inc. as detailed above.

THE SECOND THEREOF: BEGINNING at a point on the building where it intersects with the western line of Howes Leather Company, Inc., as was conveyed to it by Deed Book 1342, Page 334, said point being South nineteen (19°) degrees nineteen (19') minutes zero (00") seconds West fifty-five and seventy hundredths (55.70) feet from a spike set at the corner of Howes Leather Company, Inc., with John J. Errigo, Jr., as was conveyed to him by Deed Book 1562, Page 211, said point being the northern most corner of the land herein conveyed and running; thence along the building and through Howes Leather Company, Inc. South five (5°) degrees eighteen (18') minutes

eighteen (18") seconds West twenty-three and forty-seven hundredths (23.47) feet to the corner of the building; thence along the building and through Howes Leather Company, Inc., North eighty-four (84°) degrees forty-one (41') minutes forty-two (42") seconds West five and eighty-six hundredths (5.86) feet to a point on the eastern line of John J. Errigo, Jr., as was conveyed to him by Deed Book 1562, Page 211; thence along John J. Errigo, Jr., North nineteen (19°) degrees nineteen (19') minutes zero (00") seconds East twenty-four and nineteen hundredths (24.19) feet to a point and place of beginning.

Containing 68.75 square feet as shown on map prepared by Curry and Associates dated August 14, 1995, and revised April 10, 1998.

THE THIRD THEREOF: ALL that parcel of land lying 100 yards west of the intersection of River Street with Meadow Street in Curwensville Borough, Clearfield County, Pennsylvania, and being more particularly described as follows, to wit:

BEGINNING at a point at the southwest corner of John J. Errigo, Jr., as was conveyed to him by Deed Book 1190, Page 490, said point being on the northerly right-of-way line of Meadow Street and at the southeast corner of the parcel herein conveyed and running: thence North forty-six (46°) degrees twenty-three (23') minutes fifty (50") seconds West for a distance of ninety-five and six hundredths (95.06) feet along the northerly right-of-way line of Meadow Street to a point; thence South eighty-four (84°) degrees thirty-four (34') minutes nineteen (19") seconds East for a distance of seventy-four and seventy-three hundredths (74.73) feet through Howes Leather Company, Inc., for a new line to a point opposite the northerly edge of the garage door located on the building owned by John J. Errigo, Jr.; thence South five (05°) degrees twenty-five (25') minutes forty-one (41") seconds West for a distance of fifty-eight and seventy-five hundredths (58.75) feet along John J. Errigo, Jr., to a point and place of beginning.

Together with and subject to covenants, easements, and restrictions of record.

Said property contains 2,195.09 square feet and described as the "easement area" as shown on map prepared by Curry and Associates dated August 14, 1995 and revised April 10, 1998.

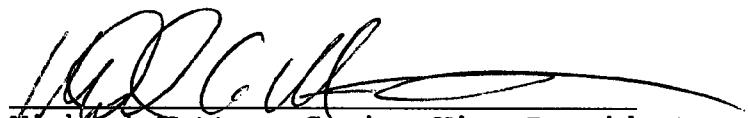
UNDER and SUBJECT to Sewer Easement Right-of-Way dated August 11, 1998 and recorded in Clearfield County Deed and Record Book 1962, Page 537.

BEING the same premises which vested in Robert G. Prisk by deed of John J. Errigo, Jr. et ux dated July 23, 2001 and recorded as Clearfield County Instrument No. 200111538.

Said premises being further described as:

- (i) Building and 0.36 acre with Clearfield County Assessment Map No. 6.2-H10-283-51; and
- (ii) Building and 0.183 acres with Clearfield County Assessment Map No. 6.2-H10-283-65.

The undersigned verifies that he is authorized to make this verification on behalf of CSB Bank, Plaintiff named herein; and that the statements made herein are true and correct to the best of his personal knowledge or information and belief. I understand that false statements herein are subject to the penalties of 18 Pa. C.S. Section 4904, related to unsworn falsification to authority.



Michael Matten, Senior Vice President
and Senior Lending Officer
CSB Bank

Dated: October 4, 2004

COPY

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

CSB BANK, :
Plaintiff : No. 04- 112 -CD
-vs- : IN MORTGAGE FORECLOSURE
ROBERT G. PRISK :
Defendant :
:

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA :
: SS:
COUNTY OF CLEARFIELD :
:

TO CHESTER HAWKINS, SHERIFF OF CLEARFIELD COUNTY:

To satisfy the judgment, interest and costs in the above matter you are directed to levy upon and sell the following described real property: See attached Exhibit "A"

Amount due (as per judgment \$ 55,891.17
entered April 26, 2004, plus per diem
interest, less net proceeds received
from sale of repossessed 1997 Peterbilt
Tractor)

Interest of \$14.7373 per day
from August 16, 2004 to date of
Sheriff's Sale:

\$ _____

SUBTOTAL \$

[Costs to be added] Prothonotary costs \$ 125.00

TOTAL \$ _____

Seal of the Court _____

Date 10/4/04

Legal Description of Real Estate of Robert G. Prisk

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

CSB BANK, Plaintiff : No. 04 - 112 - CD
-vs- : IN MORTGAGE FORECLOSURE
ROBERT G. PRISK :
Defendant :

PRAECIPE FOR RE-ISSUANCE OF WRIT OF EXECUTION

TO WILLIAM A. SHAW, PROTHONOTARY:

Kindly re-issue the writ of execution issued in the above-captioned matter, the original of which was issued on October 4, 2004. For your ease of reference, a conformed copy of said Writ of Execution is attached hereto and made a part hereof as Exhibit "A".

GATES & SEAMAN

By 
Attorneys for Plaintiff,
CSB Bank

Date: January 17, 2005

FILED Atty pd.
01/21/05 BY 7:00
OK JAN 17 2005 ICC Atty
JAN 17 2005

William A. Shaw
Prothonotary/Clerk of Courts

Le wnt w prop deser.
to Shff

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

CSB BANK, Plaintiff : No. 04- 112 -CD
-vs- : IN MORTGAGE FORECLOSURE
ROBERT G. PRISK Defendant :

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA :
COUNTY OF CLEARFIELD : SS:

TO CHESTER HAWKINS, SHERIFF OF CLEARFIELD COUNTY:

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interest, less net proceeds received
from sale of repossessed 1997 Peterbilt
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Interest of \$14.7373 per day
from August 16, 2004 to date of
Sheriff's Sale:

\$ _____

SUBTOTAL

\$

[Costs to be added]

\$

TOTAL

\$

Seal of the Court

/S/ William A. Shaw, Prothonotary

Date October 4, 2004

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- (ii) Building and 0.183 acres with Clearfield County Assessment Map No. 6.2-H10-283-65.

COPY

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

CSB BANK, :
Plaintiff : No. 04- 112 -CD
-vs- :
ROBERT G. PRISK : IN MORTGAGE FORECLOSURE
Defendant :
:

WRIT OF EXECUTION

COMMONWEALTH OF PENNSYLVANIA :
: SS:
COUNTY OF CLEARFIELD :
:

TO CHESTER HAWKINS, SHERIFF OF CLEARFIELD COUNTY:

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Tractor)

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from August 16, 2004 to date of
Sheriff's Sale:

\$ _____

SUBTOTAL \$ _____
[Costs to be added] Prothonotary costs \$ 7.00
125.00

TOTAL \$ _____

Will L. Hagan

Seal of the Court

Date 10/4/04

1-17-05 Document
Reprinted/Reissued to Sheriff/Attorney
for service.

Will L. Hagan
Prothonotary

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

CSB BANK, :
Plaintiff : No. 04- 112 -CD
-vs- : IN MORTGAGE FORECLOSURE
ROBERT G. PRISK, :
Defendant :
:

AFFIDAVIT OF SERVICE

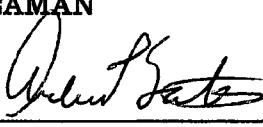
COMMONWEALTH OF PENNSYLVANIA :
:SS.
COUNTY OF CLEARFIELD :
:

ANDREW P. GATES, the Attorney for Plaintiff, being duly sworn according to law, says that the following entities were served with a Notice of Sheriff's Sale on January 31, 2005, by regular mail, as evidenced by the Certificates of Mailing, the originals of which are attached hereto as Exhibit "A".

(a) Clearfield County Tax Claim Bureau
Clearfield County Courthouse Annex
230 E. Market Street
Clearfield, PA 16830

(b) J. Duane Test,
Curwensville Borough Tax Collector
Naulton Road, P. O. Box 239
Curwensville, Pennsylvania 16833

GATES & SEAMAN

By 
Andrew P. Gates, Esquire

Sworn to and subscribed before
me this 1st day of February, 2005.

Sharon J. Bailey

NOTARIAL SEAL
SHARON J. BAILEY, Notary Public
Bradford Twp., Clearfield County
My Commission Expires June 23, 2005

FILED NO
03-1361
FEB 07 2005

William A. Shaw
Prothonotary/Clerk of Courts

U.S. POSTAL SERVICE **CERTIFICATE OF MAILING**

MAY BE USED FOR DOMESTIC AND INTERNATIONAL MAIL, DOES NOT PROVIDE FOR INSURANCE POSTMASTER

Received From: GATES & SEAMAN
2 North Front Street
P.O. Box 846
Clearfield, PA 16830

One piece of ordinary mail addressed to:
Clearfield Co. Tax Claim Bureau
230 E. Market Street
Clearfield, PA 16830

PS Form 3817, January 2001

U.S. POSTAGE
 CLEARFIELD, PA
 JAN 31 2005
 00085835-04

\$0.90

U.S. POSTAGE
 CLEARFIELD, PA
 JAN 31 2005
 00085835-04

\$0.90

U.S. POSTAGE
 CLEARFIELD, PA
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 CLEARFIELD, PA
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 CLEARFIELD, PA
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\$0.90

EXHIBIT "A"

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20021
NO: 04-112-CD

PLAINTIFF: CSB BANK

vs.

DEFENDANT: ROBERT G. PRISK

Execution REAL ESTATE

SHERIFF RETURN

DATE RECEIVED WRIT: 10/04/2004

LEVY TAKEN 01/25/2005 @ 10:02 AM

POSTED 01/25/2005 @ 10:02 AM

SALE HELD 03/04/2005

SOLD TO CSB BANK, A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF
PENNSYLVANIA

SOLD FOR AMOUNT \$1.00 PLUS COSTS

WRIT RETURNED 04/27/2005

DATE DEED FILED 04/27/2005

PROPERTY ADDRESS 75 MEADOW STREET CURWENSVILLE , PA 16833

SERVICES

02/01/2005 @ 9:17 AM SERVED ROBERT G. PRISK

SERVED ROBERT G. PRISK, DEFENDANT, AT HIS RESIDENCE 319 MARRRON ROAD, CURWENSVILLE, CLEARFIELD COUNTY,
PENNSYLVANIA BY HANDING TO ROBERT G. PRISK

A TRUE AND ATTESTED COPY OF THE ORIGINAL WRIT OF EXECUTION, NOTICE OF SALE, AND COPY OF THE LEVY AND BY MAKING
KNOWN TO HIM THE CONTENTS THEREOF.

FILED
APR 27 2005

William A. Shaw
Prothonotary/Clerk of Courts

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA

DOCKET # 20021
NO: 04-112-CD

PLAINTIFF: CSB BANK
vs.
DEFENDANT: ROBERT G. PRISK

Execution REAL ESTATE

SHERIFF RETURN

SHERIFF HAWKINS \$194.44

SURCHARGE **\$20.00** **PAID BY** **PLAINTIFF**

Sworn to Before Me This

So Answers,

____ Day of _____ 2005

Chester A. Hawkins
Sheriff

IN THE COURT OF COMMON PLEAS OF CLEARFIELD COUNTY, PENNSYLVANIA
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CSB BANK, Plaintiff : No. 04- 112 -CD
-vs- : IN MORTGAGE FORECLOSURE
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\$ _____

SUBTOTAL \$
[Costs to be added] Prothonotary costs \$ 7.00
125.00

TOTAL \$ _____

Seal of the Court

Date 10/4/04

Received January 17, 2005 @ 2:00 P.M.
Chester A. Hawkins
by Cynthia Butler -书记员

1-17-05 Document
Reinstated/Reissued to Sheriff, Attorney
for service.

Deputy Prothonotary

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

CSB BANK, :
Plaintiff : No. 04- 112 -CD
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ROBERT G. PRISK :
Defendant :
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TOTAL \$ _____

Willie Allen

Seal of the Court

Date 10/4/04

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1-17-05 Document
Reinstated/Reissued to Sheriff, Attorney
for service.

Willie Allen
Deputy Prothonotary

Legal Description of Real Estate of Robert G. Prisk

ALL those parcels of land lying in Curwensville Borough, Clearfield County, Pennsylvania, and being more particularly described as follows:

THE FIRST THEREOF: BEGINNING at a point in the western line of a 20 foot strip of land conveyed to the predecessors in title of Howes Leather Company, Inc. by Robert Ferguson Post No. 842 Home Association of the Veterans of Foreign Wars, as seen in Deed Book 506, Page 279, said 20 foot strip is included in lands conveyed to Howes Leather Company, Inc., by Deed Book 1342, Page 334, said point of beginning being 6 feet North from the northerly edge of pavement of Meadow Street, said point being also the southeast corner of the land herein conveyed and running; thence North 19 degrees 19 minutes 00 seconds East for a distance of 145.40 feet along the western side of a 20 foot strip of land acquired from Robert Ferguson Post No. 842 Home Association of the Veterans of Foreign Wars by predecessors in title of Grantors by Deed Book 506, page 279 to a spike set; thence North 84 degrees 34 minutes 19 seconds West for a distance of 73.60 feet along Howes Leather Company, Inc., to a point and being the northeast corner of John J. Errigo, Jr., as was conveyed to him in Deed Book 1190, Page 490; thence South 05 degrees 25 minutes 41 seconds West for a distance of 138.88 feet along John J. Errigo, Jr., as was conveyed to him in Deed Book 1190, Page 490 by a line projecting along the center of a brick wall to a spike found, said spike being 6 feet North of the northerly edge of pavement of Meadow Street; thence South 81 degrees 12 minutes 46 seconds East for a distance of 38.77 feet by a curved line parallel with the northerly edge of pavement and 6 feet North thereof, to a point and place of beginning.

TOGETHER WITH AND SUBJECT TO covenants, easements and restrictions of record.

Said property contains 7881.47 square feet as shown on the map prepared by Curry and Associates dated August 14, 1995. The above description is entered as a correction deed to John J. Errigo, Jr. correcting the description found in Deed Book 1562, page 211, where the adjointer call of the line running along lands of Veterans of Foreign Wars is corrected to read along a strip of land 20 feet wide now owed by Howes Leather Company, Inc. as detailed above.

THE SECOND THEREOF: BEGINNING at a point on the building where it intersects with the western line of Howes Leather Company, Inc., as was conveyed to it by Deed Book 1342, Page 334, said point being South nineteen (19°) degrees nineteen (19') minutes zero (00") seconds West fifty-five and seventy hundredths (55.70) feet from a spike set at the corner of Howes Leather Company, Inc., with John J. Errigo, Jr., as was conveyed to him by Deed Book 1562, Page 211, said point being the northern most corner of the land herein conveyed and running; thence along the building and through Howes Leather Company, Inc. South five (5°) degrees eighteen (18') minutes

eighteen (18") seconds West twenty-three and forty-seven hundredths (23.47) feet to the corner of the building; thence along the building and through Howes Leather Company, Inc., North eighty-four (84°) degrees forty-one (41') minutes forty-two (42") seconds West five and eighty-six hundredths (5.86) feet to a point on the eastern line of John J. Errigo, Jr., as was conveyed to him by Deed Book 1562, Page 211; thence along John J. Errigo, Jr., North nineteen (19°) degrees nineteen (19') minutes zero (00") seconds East twenty-four and nineteen hundredths (24.19) feet to a point and place of beginning.

Containing 68.75 square feet as shown on map prepared by Curry and Associates dated August 14, 1995, and revised April 10, 1998.

THE THIRD THEREOF: ALL that parcel of land lying 100 yards west of the intersection of River Street with Meadow Street in Curwensville Borough, Clearfield County, Pennsylvania, and being more particularly described as follows, to wit:

BEGINNING at a point at the southwest corner of John J. Errigo, Jr., as was conveyed to him by Deed Book 1190, Page 490, said point being on the northerly right-of-way line of Meadow Street and at the southeast corner of the parcel herein conveyed and running: thence North forty-six (46°) degrees twenty-three (23') minutes fifty (50") seconds West for a distance of ninety-five and six hundredths (95.06) feet along the northerly right-of-way line of Meadow Street to a point; thence South eighty-four (84°) degrees thirty-four (34') minutes nineteen (19") seconds East for a distance of seventy-four and seventy-three hundredths (74.73) feet through Howes Leather Company, Inc., for a new line to a point opposite the northerly edge of the garage door located on the building owned by John J. Errigo, Jr.; thence South five (05°) degrees twenty-five (25') minutes forty-one (41") seconds West for a distance of fifty-eight and seventy-five hundredths (58.75) feet along John J. Errigo, Jr., to a point and place of beginning.

Together with and subject to covenants, easements, and restrictions of record.

Said property contains 2,195.09 square feet and described as the "easement area" as shown on map prepared by Curry and Associates dated August 14, 1995 and revised April 10, 1998.

UNDER and SUBJECT to Sewer Easement Right-of-Way dated August 11, 1998 and recorded in Clearfield County Deed and Record Book 1962, Page 537.

BEING the same premises which vested in Robert G. Prisk by deed of John J. Errigo, Jr. et ux dated July 23, 2001 and recorded as Clearfield County Instrument No. 200111538.

Said premises being further described as:

- (i) Building and 0.36 acre with Clearfield County Assessment Map No. 6.2-H10-283-51; and
- (ii) Building and 0.183 acres with Clearfield County Assessment Map No. 6.2-H10-283-65.

REAL ESTATE SALE SCHEDULE OF DISTRIBUTION

NAME ROBERT G. PRISK NO. 04-112-CD

NOW, April 26, 2005, by virtue of the Writ of Execution hereunto attached, after having given due and legal notice of time and place of sale by publication in a newspaper published in this County and by handbills posted on the premises setting for the date, time and place of sale at the Court House in Clearfield on March 04, 2005, I exposed the within described real estate of Robert G. Prisk to public venue or outcry at which time and place I sold the same to CSB BANK, A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF PENNSYLVANIA he/she being the highest bidder, for the sum of \$1.00 plus costs and made the following appropriations, viz:

SHERIFF COSTS:

PLAINTIFF COSTS, DEBT AND INTEREST:

RDR SERVICE	15.00	DEBT-AMOUNT DUE	55,891.17
MILEAGE	15.00	INTEREST @ 14.7400 %	2,948.00
LEVY	4.50	FROM 08/16/2004 TO 03/04/2005	
MILEAGE	4.50	PROTH SATISFACTION	
POSTING	15.00	LATE CHARGES AND FEES	
CSDS	10.00	COST OF SUIT-TO BE ADDED	
COMMISSION	0.00	FORECLOSURE FEES	
POSTAGE	4.44	ATTORNEY COMMISSION	
HANDBILLS	15.00	REFUND OF ADVANCE	
DISTRIBUTION	25.00	REFUND OF SURCHARGE	20.00
ADVERTISING	15.00	SATISFACTION FEE	
ADD'L SERVICE		ESCROW DEFICIENCY	
DEED	30.00	PROPERTY INSPECTIONS	
ADD'L POSTING		INTEREST	
ADD'L MILEAGE		MISCELLANEOUS	
ADD'L LEVY			
BID AMOUNT	1.00	TOTAL DEBT AND INTEREST	\$58,859.17
RETURNS/DEPUTIZE			
COPIES	15.00	COSTS:	
	5.00	ADVERTISING	927.64
BILLING/PHONE/FAX	5.00	TAXES - COLLECTOR	991.44
CONTINUED SALES		TAXES - TAX CLAIM	5,445.95
MISCELLANEOUS		DUE	
TOTAL SHERIFF COSTS	\$194.44	LIEN SEARCH	100.00
DEED COSTS:		ACKNOWLEDGEMENT	5.00
ACKNOWLEDGEMENT	5.00	DEED COSTS	30.50
REGISTER & RECORDER	30.50	SHERIFF COSTS	194.44
TRANSFER TAX 2%	0.00	LEGAL JOURNAL COSTS	288.00
TOTAL DEED COSTS	\$30.50	PROTHONOTARY	125.00
		MORTGAGE SEARCH	40.00
		MUNICIPAL LIEN	928.70
		TOTAL COSTS	\$9,076.67

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