

Project : 398110000 -- General Services

Invoice # : 119393

Phase : 54 -- 2017 General Services

Multiplier Labor

<u>Class / Employee Name</u>	<u>Date</u>	<u>Hours</u>	<u>Amount</u>
PE/PM			
Derek J Rinaldo	4/17/2017	3.00	294.35
Travel to/from Borough. inspection of Cloverton Basin with Ron and Jake.			
	4/20/2017	1.00	98.12
Reinspection of Cloverton Basin.			
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
		5.00	490.59
Multiplier Labor			490.59

Unit Pricing Expenses

<u>Vendor / Employee Name</u>	<u>Doc Nbr</u>	<u>Date</u>	<u>Units</u>	<u>Rate</u>	<u>Amount</u>
Mileage					
Mileage					
Mileage	44065	4/17/2017	30.00	0.59	17.70
Travel to/from Borough for inspection of Cloverton Basin.					
Unit Pricing					17.70

Total Phase : 54 -- 2017 General Services

Labor : 490.59
Expense : 17.70

Total Project: 398110000 -- General Services

508.29

Project : 398110000 -- General Services

Invoice # : 120000

Phase : 54 -- 2017 General Services

Multiplier Labor

<u>Class / Employee Name</u>	<u>Date</u>	<u>Hours</u>	<u>Amount</u>
PE/PM			
Derek J Rinaldo	5/23/2017	1.50	147.17
Travel to/from Borough. Inspection of Cloverton Basin with Leo, Ron, and Jake.			
Multiplier Labor			147.17

Unit Pricing Expenses

<u>Vendor / Employee Name</u>	<u>Doc Nbr</u>	<u>Date</u>	<u>Units</u>	<u>Rate</u>	<u>Amount</u>
Mileage					
Mileage	44478	5/23/2017	20.00	0.59	11.80
Travel to/from Borough for Cloverton Basin inspection (Mileage discount for stop at other project site)					
Unit Pricing					11.80

Total Phase : 54 -- 2017 General Services

Labor : 147.17
Expense : 11.80

Total Project: 398110000 -- General Services

158.97

COLUMBIA BOROUGH HIGHWAY DEPT. TIME SHEET

PAY PERIOD 4-10-17 TO 4-23-17

POSITION: Asst

NAME: Justin Nisold

Date	Job Location	Time In	Time Out	Regular (Time & 1/2)	OT (Dbl Time)	Vac	Sick	Holiday	Personal	CODE	Description of Work/Comments
4-10	Town	7	330	8							Sweep
4-11	Town	7	330	8							Sweep
4-12	MOU	7	330	8							MOU
4-13	MOU	7	380	8				8			MOU
4-14	GOOD FRIDAY										
4-15											
4-16											Yard Waste
4-17	Town	7	330	8							Pave, mill
4-18	2nd + Bridges/Av. 14	7	330	8							Nis old Drain
4-19	Good waste/ Drain	7	330	8							Tree well
4-20	Therapist	7	330	8							Tree well
4-21	Garage	7	330	8							River Park Cleanup
4-22	River Park	730	1130	4							
4-23											
Totals				72	4						

Mgr. Approval J.G.

Employee Signature [Signature]

Code Description
 438C Sweeping
 438D Borough Project
 438E Tree Work
 438F Potholes
 451 Recreation

Code Description
 433 Signs
 436 Stormwater Maint
 437 Equip Maint
 438A Mowing
 438B State Project

Code Description
 409 Bldg Maint
 426 Sanitation
 426A Yard Waste
 428 Spray Weeds
 432 Snow

COLUMBIA BOROUGH HIGHWAY DEPT. TIME SHEET

PAY PERIOD 4-10-17 TO 4-23-17

POSITION: Highway I

NAME: Mike Long

Date	Job Location	Time In	Time Out	Regular (Time & 1/2)	OT (Dbl Time)	Vac	Sick	Holiday	Personal	CODE	Description of Work/Comments
4-10	Reno	7	3:30	8							YARDWASTE
4-11	STOP / Rotary	7	3:30	8							(OP AT MAIN / MAINT)
4-12	Louise St. / Shop	7	3:30	8							MOVED BRICKS / COF WARM
4-13	River Park	7	3:30	8							Moved Truck
4-14	Good FRIDAY										
4-15											
4-16											
4-17	BORG	7	3:30	8							YARDWASTE
4-18	VAC										VAC
4-19	Clouston Dr.	7	3:30	8							SPAWN SOWER PLANTS
4-20	Largest St.	7	3:30	8							Layed Bricks
4-21	Largest St.	7	3:30	8							Layed Bricks
4-22											
4-23											
Totals				64			8		8		

Mgr. Approval JLG

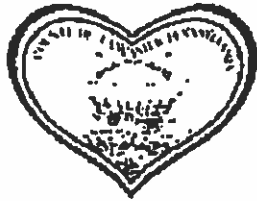
Code Description
 438C Sweeping
 438C Borough Project
 438E Tree Work
 438F Potholes
 451 Recreation

Code Description
 433 Signs
 436 Stormwater Maint
 437 Equip Maint
 438A Mowing
 438B State Project

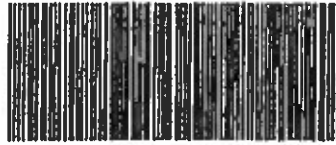
Code Description
 408 Bldg Maint
 426 Sanitation
 428A Yard Waste
 428 Spray Weeds
 432 Snow

Employee Signature M. Long

Lancaster County
Bonnie L. Bowman
Recorder of Deeds
150 N. Queen Street
Suite 315
Lancaster, PA 17603
Phone: 717-299-8238
Fax: 717-299-8393



INSTRUMENT # : 5863117
RECORDED DATE: 06/17/2010 09:25:30 AM



2683644-0011S

LANCASTER COUNTY ROD

OFFICIAL RECORDING COVER PAGE

Page 1 of 4

Document Type: DEED
Transaction Reference: Simplifile : A8BAE3C4-6048-
89FB-9658-7C79C6D2E5B2
Document Reference:

Transaction #: 2667943 - 2 Doc(s)
Document Page Count: 3
Operator Id: boydj

RETURN TO: ()
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Cover Pages are returned via email to the email address(es)
identified above.
Nikolaus and Hohenadel, LLP
327 Locust Street
Columbia, PA 17512
(717) 684-4422

SUBMITTED BY: ()
Nikolaus and Hohenadel, LLP
327 Locust Street
Columbia, PA 17512

GRANTOR(S)/MORTGAGOR(S):
DENNIS L WENGER
NAOMI R WENGER

GRANTEE(S)/MORTGAGEE(S):
TIMOTHY M HESS

*** PROPERTY DATA:**

Parcel ID #: 110-3469200000

Municipality: COLUMBIA BOROUGH (100%)

School District:

*** ASSOCIATED DOCUMENT(S):**

FEES / TAXES:

RECORDING FEE: DEED	\$13.00
CRC #6544	\$2.00
RIF #6543	\$3.00
WRIT TAX	\$0.50
AFF HSG #6557	\$11.50
PA SURCHARGE #6548	\$23.50
STATE RTT	\$1,185.00
COLUMBIA BOROUGH	\$1,185.00
Total:	\$2,423.50

INSTRUMENT # : 5863117
RECORDED DATE: 06/17/2010 09:25:30 AM

I hereby CERTIFY that this document is
recorded in the Recorder of Deeds Office in
Lancaster County, Pennsylvania.



Bonnie L. Bowman

Bonnie L. Bowman
Recorder of Deeds

PLEASE DO NOT DETACH

THIS PAGE IS NOW PART OF THIS LEGAL DOCUMENT

NOTE: If document data differs from cover sheet, document data always controls.

*COVER PAGE DOES NOT INCLUDE ALL DATA, PLEASE SEE INDEX AND DOCUMENT AFTER RECORDING FOR ADDITIONAL INFORMATION.

Prepared by and Return to:

Nikolaus & Hohenadel, LLP
327 Locust Street
Columbia, PA 17512
717/684-4422

File #18030

Parcel ID # 110-34692-0-0000
1020 Cloverton Drive, Columbia, PA 17512

DO NOT PUBLISH**This Deed**, made the 15th day of June, 2010,**Between****DENNIS L. WENGER AND NAOMI R. WENGER, HUSBAND AND WIFE**

(hereinafter called the Grantors),

and

TIMOTHY M. HESS, SINGLE MAN

(hereinafter called the Grantee),

Witnesseth, that the said Grantors for and in consideration of the sum of One Hundred Eighteen Thousand Five Hundred Dollars 00/100 (\$118,500.00) lawful money of the United States of America, unto them well and truly paid by the said Grantee, at or before the sealing and delivery hereof, the receipt whereof is hereby acknowledged, have granted, bargained and sold, released and confirmed, and by these presents do grant, bargain and sell, release and confirm unto the said Grantee, heirs and assigns, as sole owner,

ALL THAT CERTAIN lot or piece of ground known as 1020 Cloverton Drive, with the improvements thereon erected, situate in Columbia Borough, Lancaster County, Pennsylvania, and being Lot 24 on a Final Subdivision Plan identified as Hillmar Estates made by Stallman & Stahlman, Inc., dated October, 1985, and revised January 6, 1986 (Drawing A-85-024.01), said Plan recorded in Lancaster County Subdivision Plan Book J-148; page 101, said lot being more fully bounded and described as follows:

BEGINNING at a point on the southern line of Cloverton Drive, a 60 foot wide public roadway; at Lot 23; thence along the division line of Lot 23 and the lot herein conveyed, South 44 degrees 8 minutes 30 seconds East, 182.44 feet (erroneously stated in prior deed as 127.88 feet) to a point on the northern line of a 50 foot wide drainage and utility easement to a point marked on the abovesaid Plan as the northern line; thence along the southern line of Lot 23, North 69 degrees 27 minutes East, 43.65 feet to a point at Lot 22; thence along the division line between the lot herein conveyed and Lot 22, South 44 degrees 8 minutes 30 seconds East, 54.56 feet to a point on the northern right of way line of U. S. Route 30, Legislative Route 1069; thence along the northern line of Legislative Route 1069, South 69 degrees 27 minutes West, 202.61 feet to a point at Lot 25; thence on the division line of the lot herein conveyed and Lot 25, North 29 degrees 8 minutes 30

seconds West, 103.99 feet to a point on the southern line of a 50 foot wide radius cul-de-sac; thence on a curve to the left having a radius of 50.00 feet, an arc distance of 51.85 feet, the long chord of which is North 31 degrees 42 minutes 0 seconds East, 49.56 feet to a point; thence on a curve to the right having a radius of 20.00 feet, an arc distance of 15.50 feet, the long chord of which is North 23 degrees 39 minutes East, 15.12 feet to a point; thence along the southern line of Cloverton Drive, North 45 degrees 51 minutes 30 seconds East, 57.00 feet to a point and place of BEGINNING. CONTAINING 21,479 square feet, neat measure.

SUBJECT to an easement as more fully set forth in Deed Book 4867, page 370.

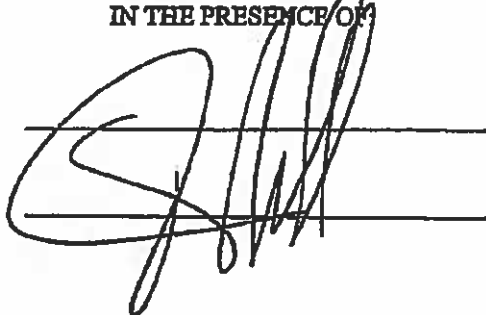
SUBJECT to a maintenance agreement as referenced in Deed Book 4867, page 370.

BEING the same premises which Susan A. LaSota, by Deed dated August 29, 2000, and recorded September 11, 2000, in the Office of the Recorder of Deeds in and for the County of Lancaster, Pennsylvania, in Book 6770, Page 208, granted and conveyed unto Dennis L. Wenger and Naomi R. Wenger, husband and wife, as tenants by the entirety, their heirs and assigns.

And the said Grantors, for themselves and their heirs, executors and administrators, do, by these presents, covenant, grant and agree, to and with the said Grantee, his heirs and assigns, that they, the said Grantors, and their heirs, all and singular, the hereditaments and premises herein described and granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, his heirs and assigns, against them, the said Grantors, and their heirs, will specially warrant and defend against the lawful claims of all persons claiming by, through or under the said Grantors but not otherwise.

In Witness Whereof, the Grantor/s has/have hereunto set his/her/their/its hand(s) and seal(s) the day and year first above written.

Sealed and Delivered
IN THE PRESENCE OF



DENNIS L. WENGER



NAOMI R. WENGER

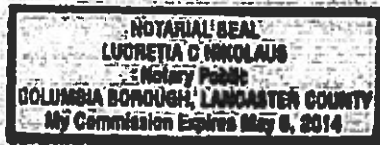
Commonwealth of Pennsylvania } ss
County of Lancaster

On this, the 15th day of June, 2010, before me, the undersigned Notary Public, personally appeared DENNIS L. WENGER and NAOMI R. WENGER, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same for the purposes therein contained.

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

Lucretia C. Nicholas
Notary Public

My commission expires:



Grantee Address:
1020 Cloverton Drive
Columbia, PA 17512

John F. Markel, Jr.
John F. Markel, Esquire

Barrister's Settlement Services, LLC

*131 Centerville Road, Lancaster, PA 17603
Telephone 717-399-2185 Fax 717-399-2188*

CERTIFICATE OF INFORMATION

The information as set forth herein **COVERS 5/16/1957 TO 5/16/2017** and was collected from the public record available in LANCASTER County Courthouse. Barrister's Settlement Services, LLC assumes no responsibility or liability for errors with respect to indexing made by any County employees of the County offices in which they are employed. Liability under this Certificate of Information when used as a basis for issuance of title insurance by a company other than Barrister's Settlement Services, LLC is strictly limited to the cost of the search.

FILE NO: 8393

APPLICANT: BARRY HANDWERGER, ESQ.

PROPERTY LOCATION: 1020 Cloverton Drive
LOT 24, HILMAR ESTATES
Columbia Borough
LANCASTER COUNTY, PENNSYLVANIA

RECORD OWNERS: Timothy M. Hess, Single Man

RECORD OWNER DEED: BEING THE SAME PREMISES which Dennis L. Wenger and Naomi R. Wenger, husband and wife by deed dated June 15, 2010 and recorded June 17, 2010 in the Office of the Recorder of Deeds in and for Lancaster County, Pennsylvania in Instrument No. 5863117, granted and conveyed unto Timothy M. Hess, single man, as sole owner, his heirs and assigns.

(Deed copy attached.)

BUYER/PURCHASER (if applicable):

ASSESSMENT: Account No: 110-34692-0-0000
Land: \$24,100.00
Improvements: \$55,500.00

MORTGAGES:

1. **MORTGAGE:** \$116,924.00 – Timothy M. Hess TO First National Bank of Chester County dated June 15, 2010 and recorded June 17, 2010 in Instrument No. 5863118. ASSIGNED TO Pennsylvania Housing Finance Agency, recorded June 17, 2010, in Instrument No. 5863167.

JUDGMENTS: None.

TAX LIENS: None.

SUITS: None.

SECURED TRANSACTIONS (Recorder of Deeds): None.

DOMESTIC RELATIONS – SUPPORT ARREARAGES: Not searched or certified.

OTHER:

EASEMENTS, MISCELLANEOUS TITLE OBJECTIONS, GROUND RENTS, AND UNRECORDED DEEDS:

1. Subject to the legal operation and effect of the set-back lines, plan notes, easements, conditions and encumbrances as shown on Subdivision Plan Book J-148, Page 101.
2. Subject to rights granted to Pennsylvania Power & Light Company and The United Telephone Company as set forth in Deed Book I, Volume 95, Page 64.
3. Subject to rights granted to The United Telephone Company of Pennsylvania as set forth in Deed Book X, Volume 96, Page 296.
4. Subject to a Maintenance Agreement as set forth in Record Book 2994, Page 637.
5. Subject to Easement Agreement as set forth in Record Book 2994, Page 639.

Dated: 5/31/2017

Barrister's Settlement Services, LLC

BY: Colin P. Bradley
Title Examiner

Prepared by and Return to:

Nikolaus & Hohenadel, LLP
327 Locust Street
Columbia, PA 17512
717/684-4422

File #18030

Parcel ID # 110-34692-0-0000
1020 Cloverton Drive, Columbia, PA 17512

DO NOT PUBLISH

This Deed, made the 15th day of June, 2010,

Between

DENNIS L. WENGER AND NAOMI R. WENGER, HUSBAND AND WIFE

(hereinafter called the Grantors),

and

TIMOTHY M. HESS, SINGLE MAN

(hereinafter called the Grantee),

Witnesseth, that the said Grantors for and in consideration of the sum of One Hundred Eighteen Thousand Five Hundred Dollars 00/100 (\$118,500.00) lawful money of the United States of America, unto them well and truly paid by the said Grantee, at or before the sealing and delivery hereof, the receipt whereof is hereby acknowledged, have granted, bargained and sold, released and confirmed, and by these presents do grant, bargain and sell, release and confirm unto the said Grantee, heirs and assigns, as sole owner,

ALL THAT CERTAIN lot or piece of ground known as 1020 Cloverton Drive, with the improvements thereon erected, situate in Columbia Borough, Lancaster County, Pennsylvania, and being Lot 24 on a Final Subdivision Plan identified as Hilmar Estates made by Stallman & Stahlman, Inc., dated October, 1985, and revised January 6, 1986 (Drawing A-85-024.01), said Plan recorded in Lancaster County Subdivision Plan Book J-148, page 101, said lot being more fully bounded and described as follows:

BEGINNING at a point on the southern line of Cloverton Drive, a 60 foot wide public roadway, at Lot 23; thence along the division line of Lot 23 and the lot herein conveyed, South 44 degrees 8 minutes 30 seconds East, 182.44 feet (erroneously stated in prior deed as 127.88 feet) to a point on the northern line of a 50 foot wide drainage and utility easement to a point marked on the abovesaid Plan as the northern line; thence along the southern line of Lot 23, North 69 degrees 27 minutes East, 43.65 feet to a point at Lot 22; thence along the division line between the lot herein conveyed and Lot 22, South 44 degrees 8 minutes 30 seconds East, 54.56 feet to a point on the northern right of way line of U. S. Route 30, Legislative Route 1069; thence along the northern line of Legislative Route 1069, South 69 degrees 27 minutes West, 202.61 feet to a point at Lot 25; thence on the division line of the lot herein conveyed and Lot 25, North 29 degrees 8 minutes 30

* Should be 127.88 (plan shows 182.44 - but when plotted
11 11 11)

seconds West, 103.99 feet to a point on the southern line of a 50 foot wide radius cul-de-sac; thence on a curve to the left having a radius of 50.00 feet, an arc distance of 51.85 feet, the long chord of which is North 31 degrees 42 minutes 0 seconds East, 49.56 feet to a point; thence on a curve to the right having a radius of 20.00 feet, an arc distance of 15.50 feet, the long chord of which is North 23 degrees 39 minutes East, 15.12 feet to a point; thence along the southern line of Cloverton Drive, North 45 degrees 51 minutes 30 seconds East, 57.00 feet to a point and place of BEGINNING. CONTAINING 21,479 square feet, neat measure.

SUBJECT to an easement as more fully set forth in Deed Book 4867, page 370. } re. 2994-639

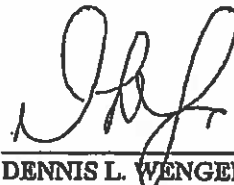
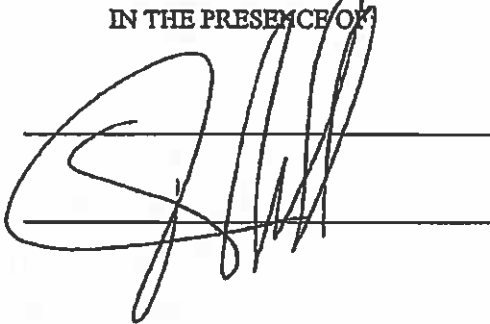
SUBJECT to a maintenance agreement as referenced in Deed Book 4867, page 370. } re. 2994-637

BEING the same premises which Susan A. LaSota, by Deed dated August 29, 2000, and recorded September 11, 2000, in the Office of the Recorder of Deeds in and for the County of Lancaster, Pennsylvania, in Book 6770, Page 208, granted and conveyed unto Dennis L. Wenger and Naomi R. Wenger, husband and wife, as tenants by the entirety, their heirs and assigns.

And the said Grantors, for themselves and their heirs, executors and administrators, do, by these presents, covenant, grant and agree, to and with the said Grantee, his heirs and assigns, that they, the said Grantors, and their heirs, all and singular, the hereditaments and premises herein described and granted, or mentioned and intended so to be, with the appurtenances, unto the said Grantee, his heirs and assigns, against them, the said Grantors, and their heirs, will specially warrant and defend against the lawful claims of all persons claiming by, through or under the said Grantors but not otherwise.

In Witness Whereof, the Grantor/s has/have hereunto set his/her/their/its hand(s) and seal(s) the day and year first above written.

Sealed and Delivered
IN THE PRESENCE OF



DENNIS L. WENGER



NAOMI R. WENGER

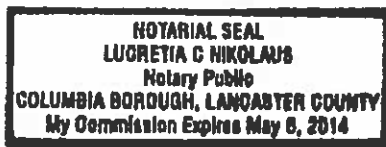
Commonwealth of Pennsylvania } ss
County of Lancaster

On this, the 15th day of June, 2010, before me, the undersigned Notary Public, personally appeared DENNIS L. WENGER and NAOMI R. WENGER, known to me (or satisfactorily proven) to be the persons whose names are subscribed to the within instrument, and acknowledged that they executed the same for the purposes therein contained.

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

Lucretia C. Nikolaus
Notary Public

My commission expires:



Grantee Address:
1020 Cloverton Drive
Columbia, PA 17512

John F. Markel, Esquire
John F. Markel, Esquire

PREPARED BY:
FIRST NATIONAL BANK OF CHESTER COUNTY
THRU AM HOME BANK DIVISION
3840 HEMPLAND ROAD, MOUNTVILLE, PA 17554

RECORD AND RETURN TO
FIRST NATIONAL BANK OF CHESTER COUNTY
THRU AM HOME BANK DIVISION
3840 HEMPLAND ROAD, MOUNTVILLE, PA 17554
ATTN: FINAL DOCUMENTS

Parcel ID #/UPI #: 110-34692-0-0000

[Space Above This Line For Recording Data]	
Commonwealth of Pennsylvania	MORTGAGE
	FHA Case No. 446-0189716/703
	Loan ID # 0001062959

THIS MORTGAGE ("Security Instrument") is given on June 15th, 2010 . The Mortgagor is TIMOTHY M. HESS, AN INDIVIDUAL ADULT

("Borrower"). This Security Instrument is given to FIRST NATIONAL BANK OF CHESTER COUNTY THRU AM HOME BANK DIVISION, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 3840 HEMPLAND ROAD, MOUNTVILLE, PA 17554 ("Lender"). Borrower owes Lender the principal sum of One Hundred Sixteen Thousand Nine Hundred Twenty Four and no/100- - - - - Dollars (U.S. \$ 116,924.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on July 1st, 2040 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in Lancaster County, Pennsylvania:

SEE ATTACHED LEGAL DESCRIPTION.

Loan ID # 0001062959

which has the address of 1020 Cloverton Drive, Columbia
 [Street] [City]
 Pennsylvania 17512 ("Property Address");
 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. **Application of Payments.** All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

18030/HESS

"Exhibit A – Legal Description"

ALL THAT CERTAIN lot or piece of ground known as 1020 Cloverton Drive, with the improvements thereon erected, situate in Columbia Borough, Lancaster County, Pennsylvania, and being Lot 24 on a Final Subdivision Plan identified as Hilmar Estates made by Stallman & Stahlman, Inc., dated October, 1985, and revised January 6, 1986 (Drawing A-85-024.01), said Plan recorded in Lancaster County Subdivision Plan Book J-148, page 101, said lot being more fully bounded and described as follows:

BEGINNING at a point on the southern line of Cloverton Drive, a 60 foot wide public roadway, at Lot 23; thence along the division line of Lot 23 and the lot herein conveyed, South 44 degrees 8 minutes 30 seconds East, 182.44 feet (erroneously stated in prior deed as 127.88 feet) to a point on the northern line of a 50 foot wide drainage and utility easement to a point marked on the abovesaid Plan as the northern line; thence along the southern line of Lot 23, North 69 degrees 27 minutes East, 43.65 feet to a point at Lot 22; thence along the division line between the lot herein conveyed and Lot 22, South 44 degrees 8 minutes 30 seconds East, 54.56 feet to a point on the northern right of way line of U. S. Route 30, Legislative Route 1069; thence along the northern line of Legislative Route 1069, South 69 degrees 27 minutes West, 202.61 feet to a point at Lot 25; thence on the division line of the lot herein conveyed and Lot 25, North 29 degrees 8 minutes 30 seconds West, 103.99 feet to a point on the southern line of a 50 foot wide radius cul-de-sac; thence on a curve to the left having a radius of 50.00 feet, an arc distance of 51.85 feet, the long chord of which is North 31 degrees 42 minutes 0 seconds East, 49.56 feet to a point; thence on a curve to the right having a radius of 20.00 feet, an arc distance of 15.50 feet, the long chord of which is North 23 degrees 39 minutes East, 15.12 feet to a point; thence along the southern line of Cloverton Drive, North 45 degrees 51 minutes 30 seconds East, 57.00 feet to a point and place of BEGINNING. CONTAINING 21,479 square feet, neat measure.

SUBJECT to an easement as more fully set forth in Deed Book 4867, page 370.

SUBJECT to a maintenance agreement as referenced in Deed Book 4867, page 370.

BEING the same premises which Dennis L. Wenger and Naomi R. Wenger, husband and wife, by deed dated even date herewith and intended for recording immediately prior to this mortgage, granted and conveyed unto Timothy M. Hess, as sole owner, his heirs and assigns.

KNOWN AS 1020 Cloverton Drive, Columbia, PA 17512
TAX ID #110-34692-0-0000

PREPARED BY:
FIRST NATIONAL BANK OF CHESTER COUNTY
THRU AM HOME BANK DIVISION
3840 HEMPLAND ROAD, MOUNTVILLE, PA 17554

RECORD AND RETURN TO
FIRST NATIONAL BANK OF CHESTER COUNTY
THRU AM HOME BANK DIVISION
3840 HEMPLAND ROAD, MOUNTVILLE, PA 17554
ATTN: FINAL DOCUMENTS

PIN/ID Number: 110-34692-0-0000

File # 18030

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Loan ID # 0001062959

ASSIGNMENT OF MORTGAGE

For value received, the undersigned, FIRST NATIONAL BANK OF CHESTER COUNTY THRU AM HOME BANK DIVISION, (Originating Lender) does hereby grant, sell, convey, assign and deliver unto the PENNSYLVANIA HOUSING FINANCE AGENCY, its successors and assigns, the following described Mortgage, together with the Note secured thereby:

Name of Original Mortgagor(s): Timothy M. Hess

Secured by the real property located at: 1020 Cloverton Drive
Columbia, Pennsylvania 17512

Original Principal Amount of Mortgage: \$116,924.00

County Recorded in: Lancaster

Mortgage Recording Date: 6-17-2010

Record Book:

Page:

Instrument Number: 5863118

Municipality: Columbia

IN WITNESS WHEREOF, the undersigned, has caused this Assignment of Mortgage to be executed by its duly authorized officer.

(ORIGINATING LENDER)

FIRST NATIONAL BANK OF CHESTER COUNTY THRU
AM HOME BANK DIVISION

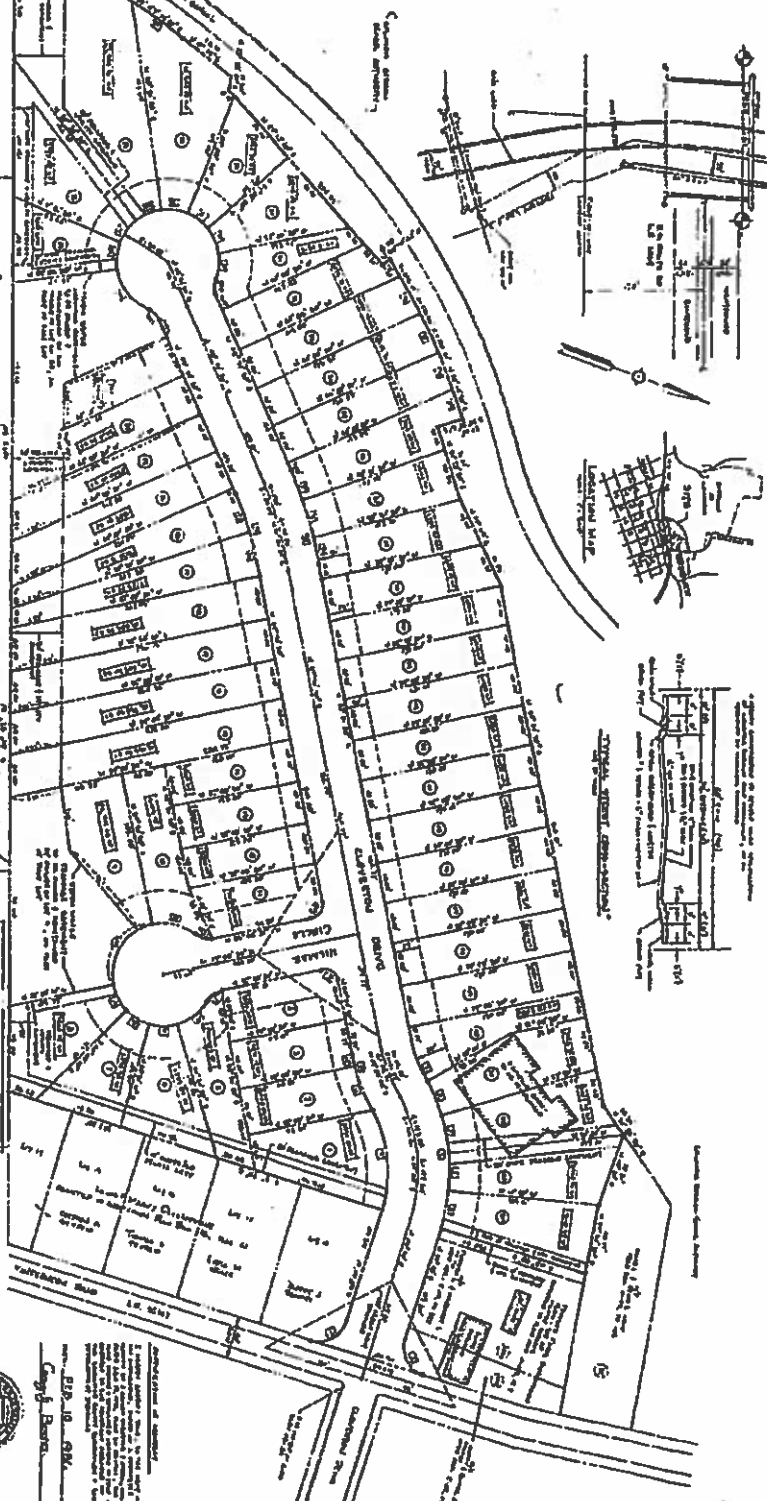
June 15th, 2010

Date

By: BIRGITTA MATALE

Title: Assistant Vice President

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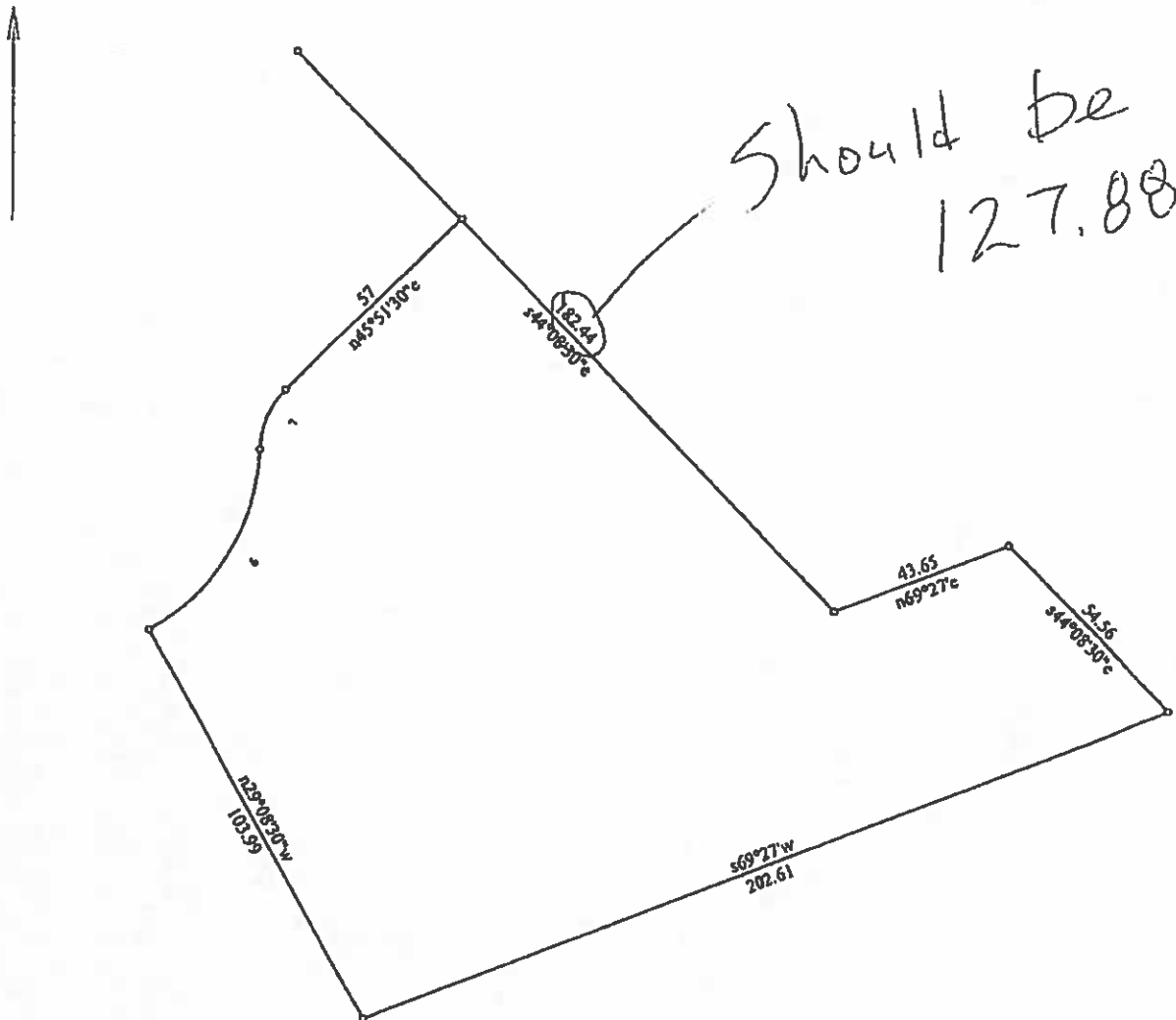
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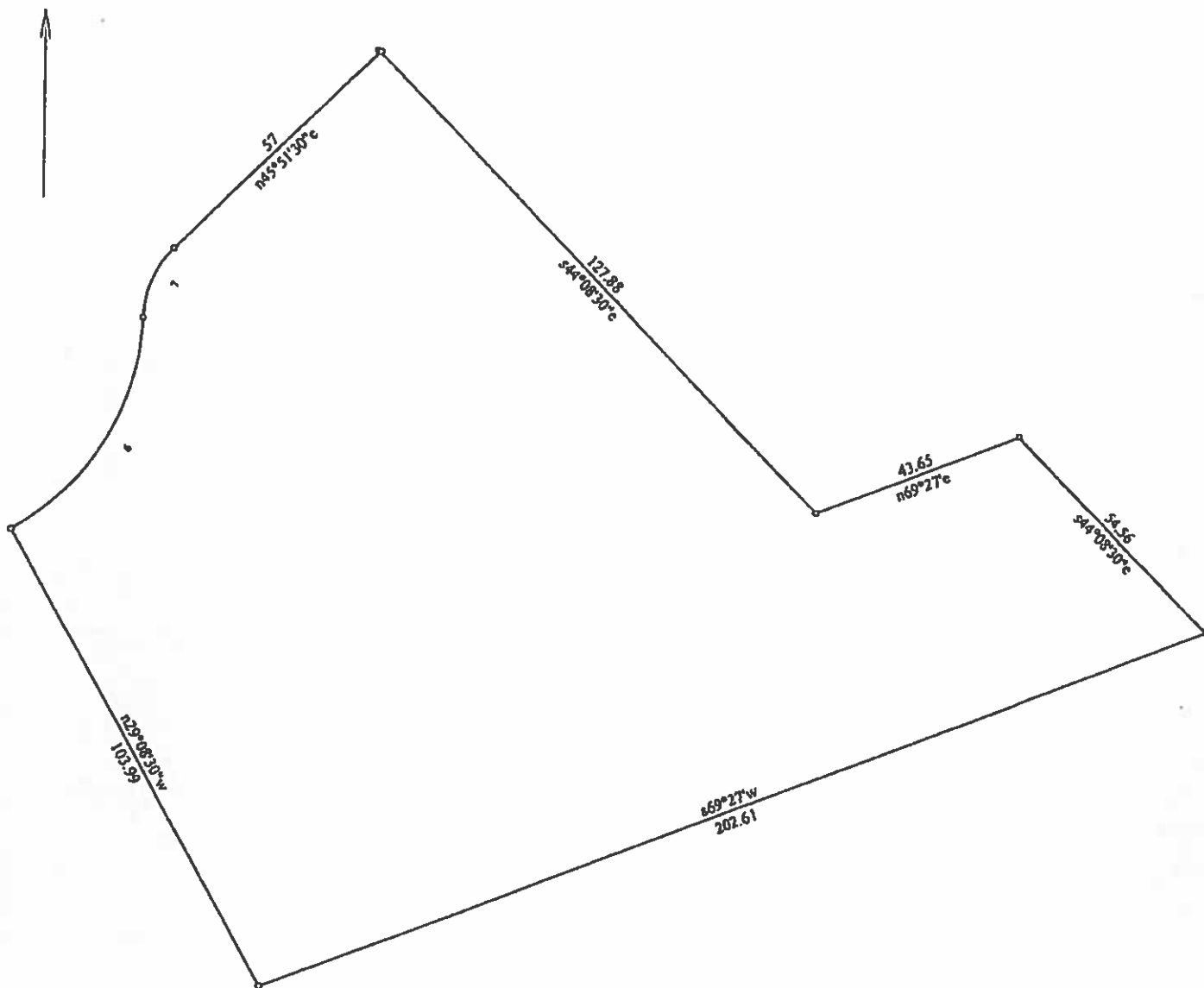
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FINAL
RETURN PLAN



Title:		Date: 06-05-2017
Scale: 1 inch = 40 feet	File: 8393	
Tract 1: 0.543 Acres; 23665 Sq Feet: Closure = n44.2622w 55.10 Feet: Precision = 1/13: Perimeter = 712 Feet		
001=s44.0830c/182.44	004=s69.27w 202.61	007: R ₁ R=20, Arc=15.50 Brg=n43.39c, Chd=13.12
002=n69.27e 43.65	005=n29.0830w 103.99	008=n45.5130e 57
003=s44.0830e 54.56	006: L ₁ R=30, Arc=31.85 Brg=n41.4200c, Chd=49.56	

Should be
127.88



Title: 1020 CLOVERTON DR., COLUMBIA PA 17512 (LOT 24 PB:J-148-101)		Date: 06-05-2017
Scale: 1 inch = 30 feet	File: 8393.des	
Tract 1: 0.493 Acres: 21456 Sq Feet: Closure = n72.0453w 0.61 Feet: Precision = 1/1075: Perimeter = 657 Feet		
001=s44.0830e 127.88	004=s69.27w 202.61	007: R1, R=20, Ang=15.58 Bng=n11.59e, Chd=15.12
002=n69.27e 43.65	005=n29.0830w 103.99	008=n45.5130e 57
003=s44.0830e 54.56	006: L1, R=50, Ang=51.85 Bng=n31.4200e, Chd=49.56	