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Chester County Law Reporter

(USPS 102-900)

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M&T Bank v. Mitros

Mortgage foreclosure - Rules of evidence – Business records

1. The Rules of Evidence supersede the Uniform Business Records as Evidence Act.
2. Article V, Section 10(c) of the Pennsylvania Constitution provides that all laws shall be suspended to the extent that they are inconsistent with the rules prescribed under these provisions.
3. Following a mortgage foreclosure bench trial, in which plaintiff presented evidence of lack of payments and inconsistent amounts due, the Court awarded plaintiff the lowest amount claimed to be due and owing.

P.McK.

C.C.P. Chester County, Civil Action – Law, No. 2018-07076-RC; M&T Bank a/k/a Manufacturers and Traders Trust Company v. Joan B. Mitros and Stephen S. Mitros, Jr.

J. Eric Kishbaugh for plaintiff
Michael P. Forbes for defendants
Binder, J., August 27, 2024:-

M&T BANK a/k/a/ Manufacturers and
Traders Trust Company,

Plaintiff

vs.

JOAN B. MITROS
and STEPHEN S. MITROS, JR.,

Defendant

IN THE COURT OF COMMON PLEAS
CHESTER COUNTY, PENNSYLVANIA

No. 2018-07076-RC

CIVIL ACTION – LAW

DECISION

AND NOW, this 27th day of August, 2024, after a bench trial on September 8, 2022,¹ and upon consideration of the proposed findings of fact and conclusions of law, this court finds in favor of Plaintiff and against Defendants in the amount of \$172,620.59 plus other costs and charges collectible under the Mortgage for foreclosure and sale of the mortgaged premises.

BY THE COURT:

/s/ **BRET M. BINDER, J.**

¹ Plaintiff rested its case and the record was held open so the parties could discuss settlement. After a number of status conferences and trial continuances, Defendants informed the court on March 13, 2024 that they rest their case and wish not to present evidence at the resumption of the non-jury trial scheduled for May 15, 2024. Defendants submitted their proposed findings of fact and conclusions of law on July 22, 2024 and Plaintiff submitted its proposed findings of fact and conclusions of law on August 14, 2024. Accordingly, the matter is now ripe for this court's decision.

MEMORANDUM

This is a mortgage foreclosure action in which Plaintiff M&T Bank a/k/a Manufacturers and Traders Trust Company seeks judgment against Defendants Joan and Stephen Mitros, Jr. regarding a loan and mortgage for the property located at 1072 Kings Highway West, Wagontown, PA 19320 (the “Property”).

The relevant facts are as follows. On July 14, 2006, Defendants executed a note and mortgage for the Property. Exhibit P-1 (the “Note”), Exhibit P-2 (the “Mortgage”). The parties twice modified the loan on July 14, 2009 and April 22, 2010. Exhibits P-3 and P-4 respectively. Defendants failed to make payments beginning on November 9, 2016 and failed to make all payments thereafter. See Exhibit P-6 Payment/Loan Transaction History.

At issue in the case was the accuracy of the financial records presented by Plaintiff. No dispute was raised that any payments were made and not recorded. However, Plaintiff’s witness, Jessica Kielb, Plaintiff’s litigation liaison, could not explain various discrepancies or calculations regarding interest and fees. For example, P-6 shows a principal balance of \$173,606.57; however, the loan history attached to the first motion for summary judgment showed a principal balance of \$173,910.43. Exhibit D-1. The second motion for summary judgment listed a principal balance of \$172,865.87. Exhibit D-6. The payoff amounts ranged from \$224,495.07 in Exhibit P-6 to \$216,525.05 in Exhibit D-8 (payoff letter dated March 30, 2022). Plaintiff in its post-trial findings of fact and conclusions of law (FFCL) filed August 14, 2024 attempts to disclaim the discrepancy as less than 1% after taking into account certain expenses that did not appear in each exhibit and payoff.

Troublingly, Ms. Kielb also testified that the payment histories are difficult to read and that she was unsure of the exact terms of this loan. Moreover, she could not match the variable interest rates charged with the underlying basis for that rate or why differences in the interest rates existed in the documentation. See e.g., Notes of Testimony, p. 30 (“I’m not sure if I really have enough knowledge to really explain in very great detail the part where – I’m looking at the rider attached to the loan modification and I really – I’m not familiar with the exactly how the interest rates are applied for each period.”). Moreover, no explanation was given for the margin rate for this loan and Ms. Kielb noted that she did not have sufficient information to explain it. Ms. Kielb also stated she would like to research and submit additional information; however, the time for Plaintiff to present evidence supporting the amounts requested was at trial.

Defendants argue that U.S Bank, N.A. v. Pautenis, 118 A.3d 386 (Pa.Super. 2015) mandates that Defendants are entitled to a judgment in their favor. This misreads the holding of Pautenis. Namely, in Pautenis, the trial court excluded the loan history documents entirely as having been prepared by another party and insufficiently excepted from the hearsay rule pursuant to Pa.R.E. 803(6) (Exception to the Rule Against Hearsay - Records of a Regularly Conducted

Activity).² Moreover, the Superior Court noted with approval the exclusion of the financial documents due to the failure to meet the 5th prong of Rule 803 (“neither the source of information nor other circumstances indicate a lack of trustworthiness.”). In Pautenis, the documents were rife with differences in the principal balance, a lack of knowledge of payments and attribution, and the like.

Presently, this court admitted the loan documents and find that the discrepancies in interest rates result in the interest owed not being proven satisfactorily. Although it is possible somebody more familiar with the file could have explained any discrepancy and provided the basis for the variable interest rate including the underlying base rate as it changed over time, Plaintiff did not do so in this case.

However, this court finds credible the lack of payments noted in the records admitted and this court has no evidence or suggestion that any payments were misapplied or otherwise improperly accounted. Moreover, this court finds credible the principal balance owed and claimed and the discrepancies thereabout both minor and with potential explanations. Given the Plaintiff’s inability to more precisely present a figure, this Court finds the lowest claimed figure, \$172,620.59 claimed as the principal balance through April 6, 2022 to be the amount due and owing.

Accordingly, this court will find in favor of Plaintiff and against Defendants in the amount of \$172,620.59 plus other costs and charges collectible under the Mortgage for foreclosure and sale of the mortgaged premises.

² The documents were also not permitted by the Uniform Business Records as Evidence Act, 42 Pa.C.S. §6108(b); however, to the extent any conflict would exist, the Rule of Evidence supersedes the statute. See Art. V, Section 10(c) of the Pennsylvania Constitution (“[a]ll laws shall be suspended to the extent that they are inconsistent with the rules prescribed under these provisions.”).

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NOTICES

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**CHANGE OF NAME NOTICE
IN THE COURT OF COMMON PLEAS CHESTER COUNTY, PENNSYLVANIA
CIVIL ACTION**

LAW NO. 2024-01003-NC

NOTICE IS HEREBY GIVEN that the name change petition of Nina Elizabeth Tennent was filed in the above-named court and will be heard on Monday, October 14, 2024 at 2:00:00 PM, in Courtroom 6 at the Chester County Justice Center, 201 West Market Street, West Chester, Pennsylvania.

Date of filing the Petition: Monday, February 5, 2024

Name to be changed from: Nina Elizabeth Tennent to: Elizabeth Tennent Laundree

Any person interested may appear and show cause, if any they have, why the prayer of the said petitioner should not be granted.

**CHANGE OF NAME NOTICE
IN THE COURT OF COMMON PLEAS CHESTER COUNTY, PENNSYLVANIA
CIVIL ACTION**

LAW NO. 2024-05041-NC

NOTICE IS HEREBY GIVEN that the name change petition of Mark James McCracken Jr. was filed in the above-named court and will be heard on Monday, October 7, 2024 at 2:00:00 PM, in Courtroom 15 at the Chester County Justice Center, 201 West Market Street, West Chester, Pennsylvania.

Date of filing the Petition: Friday, June 14, 2024

Name to be changed from: Mark James McCracken Jr. to: Mark James Prebola

Any person interested may appear and show cause,

if any they have, why the prayer of the said petitioner should not be granted.

ESTATE NOTICES

Letters Testamentary or of Administration having been granted in the following Estates, all persons having claims or demands against the estate of the said decedents are requested to make known the same and all persons indebted to the said decedents are requested to make payment without delay to the respective executors, administrators, or counsel.

1st Publication

BASKIN, Morris Alexander, late of City of Coatesville. Frank E. Baskin, 19 Boylston Lane, Lowell, MA 01852 and Francine Baskin, 230 West 103rd Street, Apt 3A, New York, NY 10025, care of GORDON W. GOOD, Esquire, 3460 Lincoln Highway, Thorndale, PA 19372, Administrators. GORDON W. GOOD, Esquire, Keen Keen & Good, LLC, 3460 Lincoln Highway, Thorndale, PA 19372, atty.

BEECHER, Kevin Donald, a/k/a Kevin Beecher, late of East Fallowfield. Gordon W. Good, 3460 Lincoln Highway, Thorndale, PA 19372, care of WILLIAM T. KEEN, Esquire, 3460 Lincoln Highway, Thorndale, PA 19372, Administrator. WILLIAM T. KEEN, Esquire, Keen Keen & Good, LLC, 3460 Lincoln Highway, Thorndale, PA 19372, atty.

BLACK, Nancy Gunter, a/k/a Nancy G. Black, late of Upper Uwchlan Township. William T. Keen, 3460 Lincoln Highway, Thorndale, PA 19372, care of GORDON W. GOOD, Esquire, 3460 Lincoln Highway, Thorndale, PA 19372, Executor. GORDON W. GOOD, Esquire, Keen Keen & Good, LLC, 3460 Lincoln Highway, Thorndale, PA 19372, atty.

BRUBAKER, Mark E., late of Downingtown Borough. John K. Brubaker, Jr., 936 May Road, Lititz, PA 17543, care of WILLIAM T. KEEN, Esquire, 3460 Lincoln Highway, Thorndale, PA 19372, Administrator. WILLIAM T. KEEN, Esquire, Keen Keen & Good, LLC, 3460 Lincoln Highway, Thorndale, PA 19372, atty.

CUSTER, Patricia A., late of Spring City. Mark Schell, 938 Kirby Dr, West Chester, PA 19380, Executor.

DEMETER, Andrew J., a/k/a Andrew Joseph Demeter, late of North Coventry Township. Dawn M. Gould, care of MARK A. GIAMPIETRO, Esquire, P.O. Box 267, Phoenixville, PA 19460, Executrix. MARK A. GIAMPIETRO, Esquire, P.O. Box 267, Phoenixville, PA 19460, atty.

DENISON, Mary Louise, a/k/a Mary L. Denison, late of Westtown Township. Jeffrey R. Denison and Karen Denison-Barron, care of LISA COMBER HALL, Esquire, 27 S. Darlington Street, West Chester, PA 19382, Co-Administrators. LISA COMBER HALL, Esquire, Hall Law Offices, A Professional Corporation, 27 S. Darlington Street, West Chester, PA 19382, atty.

FOWLER, Charles William, a/k/a Bill Fowler, late of Warwick Township. Edward M Fowler, 322 Reading Furnace Rd, Elverson, PA 19520, Executor.

FRIESE, William J., a/k/a William John Friese, late of East Goshen Township. Thomas James Friese, care of THOMAS A. FANNING, Esquire, 131 W. Main Street, New Holland, PA 17557, Executor. THOMAS A. FANNING, Esquire, Glick, Goodley, Deibler & Fanning, LLP, 131 W. Main Street, New Holland, PA 17557, atty.

HOWARD, Cherie, a/k/a Cherie M. Howard, late of Kennett Township. Kimberly A. Barker, care of NIKOLAOS I. TSOUROS, Esquire, Valley Forge Square II, 661 Moore Rd., Ste. 105, King of Prussia, PA 19406, Executrix. NIKOLAOS I. TSOUROS, Esquire, Law Offices of Wendy F. Blecziński, Valley Forge Square II, 661 Moore Rd., Ste. 105, King of Prussia, PA 19406, atty.

JOHNSTON, Carolyn B., late of Pennsbury Township. Stephen J. Betts, care of DOUGLAS L. KAUNE, Esquire, 120 Gay Street, P.O. Box 289, Phoenixville, PA 19460, Executor. DOUGLAS L. KAUNE, Esquire, Unruh, Turner, Burke & Frees, P.C., 120 Gay Street, P.O. Box 289, Phoenixville, PA 19460, atty.

LANDIS, James S., late of West Sadsbury Township. Christine Thomas, 25 E. Highland Rd, Parkersburg, PA, 19365, Executrix.

LEVIN, Seymour, late of West Chester Borough. Iris Sabel, care of ANDREW J. CORDES, Esquire, 27 South State Street, Newtown, PA 18940, Executor. ANDREW J. CORDES, Esquire, Cordes Law, LLC, 27 South State Street, Newtown, PA 18940, atty.

McCOOL, Barbara J., a/k/a Barbara Jean McCool, late of East Bradford Township. R. Christian McCool, care of JOSEPH A. BELLINGHERI, Esquire, 17 W. Miner St., West Chester, PA 19382, Executor. JOSEPH A. BELLINGHERI, Esquire, MacElree Harvey, LTD., 17 W. Miner St., West Chester, PA 19382, atty.

McFEELY, Timothy Sutton, late of Oxford Borough. Karen M. Weaver, 198 Long Lane, Kirkwood, PA 17536, care of L. PETER TEMPLE, Esquire, 123

E. Linden Street, Kennett Square, PA 19348, Administratrix. L. PETER TEMPLE, Esquire, Larmore Scarlett, LLP, 123 E. Linden Street, Kennett Square, PA 19348, atty.

MEACHAM, Mary Lee H., a/k/a Mary Lee Meacham, late of Caln Township. Roger H. Meacham, Jr., 260 Thorndale Drive, Thorndale, PA 19372, care of WILLIAM T. KEEN, Esquire, 3460 Lincoln Highway, Thorndale, PA 19372, Executor. WILLIAM T. KEEN, Esquire, Keen Keen & Good, LLC, 3460 Lincoln Highway, Thorndale, PA 19372, atty.

MULVEY, Karen Mary, late of West Chester. Patricia Brandon, 3650 Waynesfield Dr, Newtown Square, PA 19073, Executrix.

PARKER, Constance Cary, a/k/a C. Cary Parker, late of East Vincent Township. Hope Lynn Parker, care of DENNIS R. PRIMAVERA, Esquire, 3200 Magee Ave., Philadelphia, PA 19149, Executrix. DENNIS R. PRIMAVERA, Esquire, 3200 Magee Ave., Philadelphia, PA 19149, atty.

PERSING, Jack Alfred, a/k/a Jack A. Persing and Jack Persing, late of Uwchlan Township. David Lurio, 510 Wellington Square, Ste. 311, Exton, PA 19341, care of JUDD A. SEROTTA, Esquire, 1650 Market St., Ste. 2800, Philadelphia, PA 19103, Executor. JUDD A. SEROTTA, Esquire, Cozen O'Connor, 1650 Market St., Ste. 2800, Philadelphia, PA 19103, atty.

RAUSER, Mildred, a/k/a Mildred Jebb, late of West Whiteland Township. Carroll Jebb Frantz, care of H. MICHAEL COHEN, Esquire, 104 S. Church St., West Chester, PA 19382, Executrix. H. MICHAEL COHEN, Esquire, Pine & Pine, LLP, 104 S. Church St., West Chester, PA 19382, atty.

SCHOENINGER, Sandra Irene, late of Honey Brook Township. Douglas W. Schoeninger, 135 Freedom Boulevard, Coatesville, PA 19320, care of GORDON W. GOOD, Esquire, 3460 Lincoln Highway, Thorndale, PA 19372, Executor. GORDON W. GOOD, Esquire, Keen Keen & Good, LLC, 3460 Lincoln Highway, Thorndale, PA 19372, atty.

SHEMONSKI, Irene, late of West Brandywine. Michael Shemonski, care of JAY G. FISCHER, Esquire, 342 East Lancaster Avenue, Downingtown, PA 19335, Administrator. JAY G. FISCHER, Esquire, 342 East Lancaster Avenue, Downingtown, PA 19335, atty.

SNYDER, Grace Irene, late of Honey Brook Township. Jacob Douglas Snyder, Jr., 2833 Compass Road, Honey Brook, PA 19344, care of GORDON W. GOOD, Esquire, 3460 Lincoln Highway, Thorndale,

PA 19372, Executor. GORDON W. GOOD, Esquire, Keen Keen & Good, LLC, 3460 Lincoln Highway, Thorndale, PA 19372, atty.

VERNON, Kathleen A., a/k/a Kathleen Ann Vernon, late of East Whiteland Township. Hallie Thompson, care of STEPHEN D. POTTS, Esquire, Strafford Office Bldg. #2, 200 Eagle Rd., Ste. 106, Wayne, PA 19087-3115, Executrix. STEPHEN D. POTTS, Esquire, Herr, Potts & Potts, LLC, Strafford Office Bldg. #2, 200 Eagle Rd., Ste. 106, Wayne, PA 19087-3115, atty.

WEBER, Joan Eileen, late of New Garden Township. Amanda Bailey, care of NICOLE B. LaBLETTA, Esquire, 16 Industrial Blvd., Ste. 211, Paoli, PA 19301, Administratrix. NICOLE B. LaBLETTA, Esquire, Ruggiero Law Offices LLC, 16 Industrial Blvd., Ste. 211, Paoli, PA 19301, atty.

WISCHUCK, Tina Louise, late of Parkesburg Borough. Charles R. Wischuck, care of JEFFREY P. OUELLET, Esquire, 33 North Duke Street, Lancaster, PA 17602, Administrator. JEFFREY P. OUELLET, Esquire, Appel, Yost & Zee LLP, 33 North Duke Street, Lancaster, PA 17602, atty.

YOST, Shirley, late of North Coventry Township. Laurie Lynn Smith, care of KENNETH E. PICARDI, Esquire, 1129 E. High St., PO Box 776, Pottstown, PA 19464-0776, Executrix. KENNETH E. PICARDI, Esquire, 1129 E. High St., PO Box 776, Pottstown, PA 19464-0776, atty.

ZOOK, Henry A., a/k/a H. Andrew Zook, late of Caln Township. William T. Keen, 3460 Lincoln Highway, Thorndale, PA 19372, care of GORDON W. GOOD, Esquire, 3460 Lincoln Highway, Thorndale, PA 19372, Executor. GORDON W. GOOD, Esquire, Keen Keen & Good, LLC, 3460 Lincoln Highway, Thorndale, PA 19372, atty.

2nd Publication

BEITER, Deidre M., a/k/a Deidre M. Sherman, late of East Coventry Township. David J Beiter, care of VINCENT CAROSELLA, JR., Esquire, 882 S Matlack Street Suite 101, West Chester, PA 19382, Administrator. VINCENT CAROSELLA, JR., Esquire, Carosella & Associates, PC, 882 S Matlack Street Suite 101, West Chester, PA 19382, atty.

CROMBIE III, Edwin A., a/k/a Edwin Alfred Crombie III, late of West Goshen Township. Kathleen B Crombie, care of RICK MORTON, Esquire, 999 West Chester Pike, Suite 201, West Chester, PA 19382, Executrix. RICK MORTON, Esquire, Ryan Morton & Imms, 999 West Chester Pike, Suite 201,

West Chester, PA 19382, atty.

DOLAN, Brooke K., a/k/a Brooke Knight Dolan, late of West Vincent Township. Madeline M. McGlaughlin and Brooke P. Dolan, care of PATRICK A. RUSSO, Esquire, 1001 Conshohocken State Rd., Ste. 1-300, West Conshohocken, PA 19428, Executrices. PATRICK A. RUSSO, Esquire, Heckscher, Teillon, Terrill & Sager, P.C., 1001 Conshohocken State Rd., Ste. 1-300, West Conshohocken, PA 19428, atty.

DWYER, Jeanne C., a/k/a Jeanne Cooney Dwyer, late of Tredyffrin Township. Timothy J. Dwyer, care of COURTNEY A. WIGGINS, Esquire, PO Box 3169, West Chester, PA 19381, Executor. COURTNEY A. WIGGINS, Esquire, Clarion Law, LLC, PO Box 3169, West Chester, PA 19381, atty.

FITHIAN, Margaret M., late of North Coventry Township. Margaret M. Fithian, 1706 Coventry Pointe Ln., Pottstown, PA 19465, Administratrix.

FITZPATRICK, Lorraine A., late of Tredyffrin Township. Lynn Fitzpatrick, care of IAN W. PELTZMAN, Esquire, 716 N. Bethlehem Pike, Ste. 303, Lower Gwynedd, PA 19002, Administratrix. IAN W. PELTZMAN, Esquire, Law Office of Andrew B. Peltzman, 716 N. Bethlehem Pike, Ste. 303, Lower Gwynedd, PA 19002, atty.

GALLAGHER, Patricia M., late of East Whiteland Township. Patricia A. D'Antonia, care of PHILIP G. CURTIN, Esquire, 1231 Lancaster Ave., Berwyn, PA 19312-1244, Executrix. PHILIP G. CURTIN, Esquire, Philips, Curtin & Di Giacomo, 1231 Lancaster Ave., Berwyn, PA 19312-1244, atty.

LEE, Ronald Patrick, a/k/a Ronald P. Lee, late of Chadds Ford. Rita C. Lee, care of JANICE M. MATIER, Esquire, P.O. Box 551, Wilmington, DE 19899, Executrix. JANICE M. MATIER, Esquire, Richards, Layton & Finger, P.O. Box 551, Wilmington, DE 19899, atty.

LISOWSKI, Richard Edward, a/k/a Richard Lisowski and Richard E. Lisowski, late of Warwick Township. Elizabeth A. Lisowski, care of ROBERT A. COHEN, Esquire, 105 Birkdale Dr., Blue Bell, PA 19422, Executrix. ROBERT A. COHEN, Esquire, 105 Birkdale Dr., Blue Bell, PA 19422, atty.

McGOWAN, June Nancy, a/k/a J. Nancy McGowan, late of London Britain Township. Sharon M. DeMello, 216 Skycrest Place, Landenberg, PA 19350 and Cheryl M. Smith, 31 Connies Drive, Coatesville, PA 19320, Executrices.

MELTON, Stanford L., late of West Chester. Lamont Melton, 751 Vandenburg Rd, Apt 3324, King of Prussia, PA 19406, Executor.

PURCELL, Mabel Evelyn, a/k/a Mabel E. Purcell and Mabel Purcell, late of Tredyffrin Township. Thomas E. Purcell, care of CHRISTOPHER M. BROWN, Esquire, 1240 West Chester Pike, Ste. 210, West Chester, PA 19382, Executor. CHRISTOPHER M. BROWN, Esquire, Law Offices of Christopher M. Brown, PLLC, 1240 West Chester Pike, Ste. 210, West Chester, PA 19382, atty.

REEVES, Rachel Diana, a/k/a Rachel Diana Reeves-Blevins, late of Lower Oxford Township. Charles Blevins, 277 Bethel Rd., Oxford, PA 19363, care of ANITA M. D'AMICO, Esquire, 65 S. Third St., Oxford, PA 19363, Administrator. ANITA M. D'AMICO, Esquire, D'Amico Law, P.C., 65 S. Third St., Oxford, PA 19363, atty.

ROSKOS, Joan, late of Phoenixville. James M Roskos, 804 Kennedy Ct, West Norriton, PA, 19403, Executor.

SCHNEEMAN, Suzanne, late of Downingtown. Joseph Farace, 1303 Richmond Place, Downingtown, Pa 19335, care of DENNIS WOODY, Esquire, 110 West Front Street, Media, Pa 19063, Executor. DENNIS WOODY, Esquire, Woody Law Offices, PC, 110 West Front Street, Media, pa 19063, atty.

Estate of Morton Earl **Silman** aka Morton E. Silman aka Morton Silman aka Morton Earl Silberman Silman, Morton Earl aka Silman, Morton E. aka Silman, Morton aka Silberman, Morton Earl late of East Goshen Twp., PA. Hillard Silman and Heather Rayle, c/o John R. Lundy, Esq., Lundy Beldecos & Milby, PC, 450 N. Narberth Ave. Suite 200, Narberth, PA 19072, Executors.
Lundy Beldecos & Milby, PC
450 N. Narberth Ave.
Suite 200
Narberth, PA 19072

STEWART, Nancy Elizabeth, a/k/a Nancy Stewart, late of Elk Township. Alesia Stewart, P.O. Box 112, Lewisville, PA 19351, care of ANITA M. D'AMICO, Esquire, 65 S. Third St., Oxford, PA 19363, Executrix. ANITA M. D'AMICO, Esquire, D'Amico Law, P.C., 65 S. Third St., Oxford, PA 19363, atty.

STEWART, Raymond Neal, a/k/a Raymond Stewart, late of Elk Township. Alesia Stewart, P.O. Box 112, Lewisville, PA 19351, care of ANITA M. D'AMICO, Esquire, 65 S. Third St., Oxford, PA 19363, Executrix. ANITA M. D'AMICO, Esquire, D'Amico Law, P.C., 65 S. Third St., Oxford, PA 19363, atty.

STRIAR, Jeffrey Howard, late of Malvern. Lee Striar, care of ANDREW J. BELLWOAR, Esquire,

126 West Miner Street, West Chester, PA 19382, Executor. ANDREW J. BELLWOAR, Esquire, Bellwoar Kelly LLP, 126 West Miner Street, West Chester, PA 19382, atty.

TERRILL, Susan E., late of Spring City Borough. William H. Terrill, 119 Walnut St., Spring City, PA 19475 and Brian F. Terrill, 27 Mauger Rd., Elverson, PA 19520, care of DAVIDA. MEGAY, Esquire, 41 E. High St., Pottstown, PA 19403, Executors. DAVIDA. MEGAY, Esquire, OWM Law, 41 E. High St., Pottstown, PA 19403, atty.

WILSON, Pamela Boggs, a/k/a Pamela B. Wilson, late of West Brandywine Township. Michael W. Boggs, care of NANCY W. PINE, Esquire, 104 S. Church St., West Chester, PA 19382, Executor. NANCY W. PINE, Esquire, Pine & Pine, LLP, 104 S. Church St., West Chester, PA 19382, atty.

3rd Publication

BOLAND, Kathleen Marie, a/k/a Kathleen M. Boland, late of Tredyffrin Township. Jacleen Boland, care of JOSEPH T. MATTSON, Esquire, 1 N. Ormond Ave. – Office, Havertown, PA 19083, Executrix. JOSEPH T. MATTSON, Esquire, Donohue, McKee & Mattson, LTD., 1 N. Ormond Ave. – Office, Havertown, PA 19083, atty.

BOYLE, Margaret A., late of City of Coatesville. Julie A. Girafalco, care of J. MICHAEL RYAN, Esquire, 300 North Pottstown Pike, Suite 150, Exton, PA 19341, Executrix. J. MICHAEL RYAN, Esquire, 300 North Pottstown Pike, Suite 150, Exton, PA 19341, atty.

BROWN, Anne H, late of Lyndell. Eric E. Higler, 115 East 82nd Street, Apt. 3-A, New York, NY 10028, care of JENNIFER A. HULNICK, Esquire, 300 S. High Street, West Chester, PA 19382, Executor. JENNIFER A. HULNICK, Esquire, Eckert Ginty & Legg LLC, 300 S. High Street, West Chester, PA 19382, atty.

CHASE, Erika R., late of New London Township. Erika L. Chase and Laura C. Snyder, care of L. PETER TEMPLE, Esquire, P.O. Box 384, Kennett Square, PA 19348, Co-Executors. L. PETER TEMPLE, Esquire, Larmore Scarlett LLP, P.O. Box 384, Kennett Square, PA 19348, atty.

CHIANG, Yu Chuan, late of Tredyffrin Township. Amy Chiang, care of DANIEL F. MONAHAN, Esquire, 535 N Church St., Suite 170, West Chester, PA 19380, Executrix. DANIEL F. MONAHAN, Esquire, Brandywine Estate and Elder Law, 535 N Church St., Suite 170, West Chester, PA 19380, atty.

DIXON, Katherine Dalton, a/k/a Katherine D. Dixon, late of West Grove Borough. Philip D. Dixon, 1784 Quince St., Denver CO 80220 and William H. Dixon, 3112 NW Evergreen Point Ln., Poulsbo, WA 98370, care of PATRICK C. O'DONNELL, Esquire, 17 E. Gay St., Ste. 100, West Chester, PA 19380, Executors. PATRICK C. O'DONNELL, Esquire, Gawthrop Greenwood, P.C., 17 E. Gay St., Ste. 100, West Chester, PA 19380, atty.

DONNELL, Eunice Edith, late of Oxford. Cynthia S Mulloy, 305 Freese Road, Oxford, PA 19363, and Lynda Bowell (P.O.A), 65A Edgemont Ave, side entrance, Clifton Heights, PA 19018, Executrices.

DUBOIS, Wendy C, a/k/a Wendy Lee Clark Dubois and Wendy Lee Dubois, late of Coatesville. Robert E Dubois, care of KRISTINE F HUGHEY, Esquire, 22 W Second St, Media PA 19063, Executor. KRISTINE F HUGHEY, Esquire, Speare and Hughey, 22 W Second St, Media PA 19063, atty.

HAMPTON, Mary Louise, late of East Vincent Township. Carolyn J. Freed, 2431 Hoffmansville Rd., Frederick, PA 19435, care of ELIZABETH D. LUBKER, Esquire, 390 Waterloo Blvd., Exton, PA 19341, Executrix. ELIZABETH D. LUBKER, Esquire, Lubker Ostien Law, LLC, 390 Waterloo Blvd., Exton, PA 19341, atty.

HARLAN, III, George F., late of East Goshen. Brian Harlan, care of DOUGLAS L. KAUNE, Esquire, 120 Gay Street, P.O. Box 289, Phoenixville, PA 19460, Executor. DOUGLAS L. KAUNE, Esquire, Unruh, Turner, Burke & Frees P.C., 120 Gay Street, P.O. Box 289, Phoenixville, PA 19460, atty.

HERRING, Jane T., a/k/a Jane Herring, late of East Coventry Township. Ronald W. Fenstermacher, Jr., Four Tower Bridge, 200 Barr Harbor Dr., Ste. 400, PMB 8849, West Conshohocken, PA 19428, care of RONALD W. FENSTERMACHER, JR., Esquire, Four Tower Bridge, 200 Barr Harbor Dr., Ste. 400, PMB 8849, West Conshohocken, PA 19428, Executor. RONALD W. FENSTERMACHER, JR., Esquire, Ronald W. Fenstermacher, Jr., PC, Four Tower Bridge, 200 Barr Harbor Dr., Ste. 400, PMB 8849, West Conshohocken, PA 19428, atty.

HOOVEN, Lois, late of Penn Township. John E Hooven Jr, care of VINCENT CAROSELLA, JR., Esquire, 822 S. Matlack Street, Suite 101, West Chester, PA 19382, Executrix. VINCENT CAROSELLA, JR., Esquire, Carosella & Associates, P.C., 822 S. Matlack Street, Suite 101, West Chester, PA 19382, atty.

KHAIR, Sanaa A., late of Brandywine Township.

Andrew F. Khair, 12 South Road, Chester, NJ 07930, care of KRISTEN R. MATTHEWS, Esquire, 14 E. Welsh Pool Road, Exton, PA 19341, Executor. KRISTEN R. MATTHEWS, Esquire, Kristen Matthews Law, 14 E. Welsh Pool Road, Exton, PA 19341, atty.

LEONARD, Shirley H, a/k/a Shirley Leonard, late of Wallace Township. Ellen B. Freese, care of J. MICHAEL RYAN, Esquire, 300 North Pottstown Pike, Suite 150, Exton, PA 19341, Executrix. J. MICHAEL RYAN, Esquire, 300 North Pottstown Pike, Suite 150, Exton, PA 19341, atty.

LONG, SR., Jeffrey M., late of East Goshen Twp.. Jeffrey M. Long, Jr., 107 Glen Riddle Road, Media, PA 19063, care of ROBERT M. FIRKSER, Esquire, 333 W. Baltimore Ave., Media, PA 19063, Administrator. ROBERT M. FIRKSER, Esquire, Del Sordo and Firkser, 333 W. Baltimore Ave., Media, PA 19063, atty.

McGUIGAN, Geraldine, late of Kennett Square. Kara L. Patti, care of GEORGE S. DONZE, Esquire, 696 Unionville Rd., Suite #6, Kennett Square, PA 19348, Executrix. GEORGE S. DONZE, Esquire, Donze & Donze, 696 Unionville Rd., Suite #6, Kennett Square, PA 19348, atty.

McKEON, Michael Leo, late of Oxford. Dawn Lee McKeon, care of CLARE MILLINER, Esquire, 213 E. State Street, Kennett Square, PA 19348, Executrix. CLARE MILLINER, Esquire, Brutscher Foley Milliner Land & Kelly, LLP, 213 E. State Street, Kennett Square, PA 19348, atty.

McLAUGHLIN, Vincent J., late of Tredyffrin Township. Vincent J. McLaughlin, Jr., 1548 Morstein Rd., Malvern, PA 19355, care of GARTH G. HOYT, Esquire, 426 W. Lancaster Ave., Ste. 110, Devon, PA 19333, Executor. GARTH G. HOYT, Esquire, McNees Wallace & Nurick, LLC, 426 W. Lancaster Ave., Ste. 110, Devon, PA 19333, atty.

MORRISON, Diane Launa, late of Paoli. Launa M. Engelbrecht, care of STEPHEN M. ASBEL, Esquire, 2929 Arch St, 13th Fl, Phila, PA 19104, Executrix. STEPHEN M. ASBEL, Esquire, Reger Rizzo Darnall, LLP, 2929 Arch St, 13th Fl, Phila, PA 19104, atty.

MURPHY, John Stephen, late of East Goshen Township. Joseph Murphy, 126 Michael Lane, Bear, DE 19701, Executor.

O'SHAUGHNESSY, John, a/k/a Sean O'Shaughnessy, late of Uwchlan Township. Mark B. Segal, care of SEAMUS M. LAVIN, Esquire, 122 S. Church St., West Chester, PA 19382, Executor. SEAMUS M. LAVIN, Esquire, Wetzel Gagliardi Fetter & Lavin

LLC, 122 S. Church St., West Chester, PA 19382, atty.

RUSZIN, Jason Jesse, late of London Grove Township. Jason Michael Ruszin, care of DAVID M. D'ORLANDO, Esquire, 53 S. Main St., Yardley, PA 19067, Administrator. DAVID M. D'ORLANDO, Esquire, R+D Estate Consulting, PLLC, 53 S. Main St., Yardley, PA 19067, atty.

SHAVER, Jerome A., late of Willistown Township. David N. Shaver, care of JAMES M. PIERCE, Esquire, 125 Strafford Ave., Ste. 110, P.O. Box 312, Wayne, PA 19087, Executor. JAMES M. PIERCE, Esquire, Pierce Caniglia & Taylor, 125 Strafford Ave., Ste. 110, P.O. Box 312, Wayne, PA 19087, atty.

SHEETZ, Theresa M., late of Spring City. Christine Wheeler, care of DOUGLAS L. KAUNE, Esquire, 120 Gay Street, P.O. Box 289, Phoenixville, PA 19460, Executor. DOUGLAS L. KAUNE, Esquire, Unruh, Turner, Burke & Frees, P.C., 120 Gay Street, P.O. Box 289, Phoenixville, PA 19460, atty.

SHIRLEY, William Christopher, late of East Bradford Township. Susan D. Shirley, 611 Shropshire Drive, West Chester, PA 19382, care of DONALD F. KOHLER, JR., Esquire, 27 South Darlington Street, West Chester, PA 19382, Administrator. DONALD F. KOHLER, JR., Esquire, 27 South Darlington Street, West Chester, PA 19382, atty.

SOUTAR, Alister M., late of Penn Township. James Soutar, care of GREGORY J. WEINIG, Esquire, 1201 N. Market St., 20th Fl., Wilmington, DE 19801, Executor. GREGORY J. WEINIG, Esquire, Connolly Gallagher LLP, 1201 N. Market St., 20th Fl., Wilmington, DE 19801, atty.

VAN RIPER, Barbara R., a/k/a Barbara Ruth Van Riper, late of East Goshen Township. William D. Van Riper, III, care of JAY G. FISCHER, Esquire, 342 East Lancaster Avenue, Downingtown, PA 19335, Executor. JAY G. FISCHER, Esquire, 342 East Lancaster Avenue, Downingtown, PA 19335, atty.

WARNER, Daniel Riordan, late of West Chester. Patricia Warner, 969 Wesmoore Drive, West Chester, PA 19382, care of DEIRDRE A. AGNEW, Esquire, 1450 E Boot Rd Ste 400a, West Chester, PA 19380, Executrix. DEIRDRE A. AGNEW, Esquire, Law Offices of Deirdre A. Agnew, 1450 E Boot Rd Ste 400a, West Chester, PA 19380, atty.

WHITING, Livia Anne, late of Downingtown City. Robert F. Whiting, care of NEIL R. VESTERMARK, Esquire, 275 Hess Blvd., Suite 101, Lancaster, PA 17601, Administrator C.T.A.. NEIL R. VESTERMARK, Esquire, Aevitas Law, PLLC, 275 Hess

Bldv., Suite 101, Lancaster, PA 17601, atty.

WILLI, Claire, a/k/a Claire P. Willi, late of Treddyfrin Township. Dwayne Logie, care of MARI-LYN SEIDE MITCHELL, Esquire, 200 Eagle Rd., Ste. 106, Wayne, PA 19087, Administrator CTA.. MARI-LYN SEIDE MITCHELL, Esquire, Herr, Potts & Potts, LLC, 200 Eagle Rd., Ste. 106, Wayne, PA 19087, atty.

WILLIAMS, Melvin A., late of Caln Township. Rebecca Sallen, 325 Merion Rd., Merion Station, PA 19066, care of REBECCA SALLEN, Esquire, 325 Merion Rd., Merion Station, PA 19066, Administrator. REBECCA SALLEN, Esquire, Sallen Law LLC, 325 Merion Rd., Merion Station, PA 19066, atty.

WILLOUGHBY, Janet W., late of Kennett Twp.. Dawn Willoughby, care of EDWARD M. FOLEY, Esquire, 213 E. State Street, Kennett Square, PA 19348, Executrix. EDWARD M. FOLEY, Esquire, Brutscher Foley Milliner Land & Kelly, LLP, 213 E. State Street, Kennett Square, PA 19348, atty.

ZACHARKOW, Margaret E., a/k/a Margaret Zacharkow, late of East Goshen Township. Margaret E. Zacharkow and George R. Zacharkow, care of KATHERINE F. THACKRAY, Esquire, 1880 JFK Blvd., Ste. 1740, Philadelphia, PA 19103, Executors. KATHERINE F. THACKRAY, Esquire, Alexander & Pelli, LLC, 1880 JFK Blvd., Ste. 1740, Philadelphia, PA 19103, atty.

FICTITIOUS NAME

NOTICE is hereby given, pursuant to Fictitious Names Act of 1982, 54 Pa.C.S. Section 301 et seq., which repealed prior laws on the subject, any entity or entities (including individuals, corporations, partnership or other groups, which conduct any business in Pennsylvania under an assumed or fictitious name shall register such name by filing an application for registration of fictitious name with the Department of State for the conduct of a business in Chester County, Pennsylvania under the assumed or fictitious name, style or designation of

Peak 12 Accelerated Accountability, with its principal place of business at 245 N. Washington Street, Kennett Square, Pennsylvania 19348. The application has been (or will be) filed on: Friday, September 27, 2024. The name(s) and address(es) of the individual(s) or entity(ies) owning or interested in said business: Sean Reigel, Peak 12, LLC, 245 N. Washington Street, Kennett Square, Pennsylvania 19348 and Kristina Holm, 1617 North Flagler Drive,

Apt 701, West Palm Beach, Florida 33407.
MICHAEL R. PERNA, Esquire
Perna & Abracht, LLC
610 Millers Hill
P.O. Box 96
Kennett Square, Pennsylvania 19348

Leopold & Associates, PLLC
Telephone: 914-219-5787 x490

**COURT OF COMMON PLEAS OF CHESTER
COUNTY
PENNSYLVANIA
CIVIL DIVISION - LAW**

**IN THE COURT OF COMMON PLEAS OF
CHESTER COUNTY, PA
CIVIL DIVISION
DOCKET NO. 2024-04968-RC**

NEWREZ LLC D/B/A SHELLPOINT
MORTGAGE SERVICING, Plaintiff,
v.
STEPHANIE K. D'AMICO Defendant.
NOTICE TO STEPHANIE K. D'AMICO
Please be advised that a Complaint in Mortgage
Foreclosure has been filed against the property
located at 130 Lloyd Road. Parcel #59-4-25.3. Deed
Instrument #11287120.

FIRST BANK,
2465 Kuser Road, Hamilton, NJ 08690
Plaintiff,
v.
JAY C. BROWN JR., 916 Paoli Pike,
West Chester, PA 10128
Defendant.
Case No. 2024-02171-RC

NOTICE

**TO: JAY C. BROWN, JR.
NATURE OF ACTION: FORECLOSURE
COMPLAINT**

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

**YOU SHOULD TAKE THIS PAPER TO YOUR
LAWYER AT ONCE. IF YOU DO NOT HAVE A
LAWYER, GO TO OR TELEPHONE THE OF-
FICE 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 SER-
VICES TO ELIGIBLE PERSONS AT A REDUCED
FEE OR NO FEE.**

Lawyer Referral Service
Chester County Bar Association
15 West Gay Street
West Chester, PA 19381
Telephone: (610) 429-1500
BY:
Robert Wendt, Esquire Pa. I.D. #89150

If you wish to defend, you must enter a written
appearance personally or by attorney and file your
defenses or objections in writing with the court. You
are warned that if you fail to do so the case may
proceed without you and a judgment may be entered
against you without further notice for the relief
requested by the plaintiff. You may lose money or
property or other rights important to you.
**YOU SHOULD TAKE THIS PAPER TO YOUR
LAWYER AT ONCE. IF YOU DO NOT HAVE A
LAWYER, GO TO OR TELEPHONE THE OF-
FICE SET FORTH BELOW. THIS OFFICE CAN
PROVIDE YOU WITH INFORMATION ABOUT
HIRING A LAWYER.**

Lawyer Referral and Information Service
Chester County Bar Association
15 West Gay Street
West Chester, PA 19380
(610)429-1500

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

/s/ Melissa M. Nelson
MELISSA M. NELSON, ESQUIRE
MASELLI, MILLS & FORNAL, P.C.
301 S. State Street, Suite N001
Newtown, Pennsylvania 18940
Telephone: (609)452-8411 ext. 113

Sheriff Sale of Real Estate

By virtue of the within mentioned writs directed to Sheriff Kevin D. Dykes, the herein-described real estate will be sold at public on-line auction via Bid4Assets, by accessing URL www.bid4assets.com/chestercopasheriffsales, on **Thursday, October 17th, 2024 at 11AM.**

Notice is given to all parties in interest and claimants that the Sheriff will file with the Prothonotary and in the Sheriff's Office, both located in the Chester County Justice Center, 201 W Market Street, West Chester, Pennsylvania, Schedules of Distribution on **Monday, November 18th, 2024.** Distribution will be made in accordance with the Schedules unless exceptions are filed in the Sheriff's Office within ten (10) days thereafter.

N.B. Ten percent (10%) of the purchase money must be paid at the time of the on-line sale. Payment must be made via Bid4Assets. The balance must be paid within twenty-one (21) days from the date of sale via Bid4Assets.

KEVIN D. DYKES, SHERIFF

3rd Publication of 3

SALE NO. 24-10-282

Writ of Execution No. 2012-12928

DEBT \$319,680.25

Property situate in the TOWNSHIP OF LONDON GROVE, CHESTER County, Pennsylvania, being

UPI # 59-8-674

IMPROVEMENTS thereon: a residential dwelling

PLAINTIFF: WELLS FARGO BANK, N.A

VS

DEFENDANT: **MICHELLE BOYD**

SALE ADDRESS: 853 Easkey Lane, Avondale, PA 19311

PLAINTIFF ATTORNEY: **BROCK & SCOTT, PLLC 844-856-6646**

SALE NO. 24-10-283

Writ of Execution No. 2022-07359

DEBT \$173,419.16

All that certain or parcel or Tract of land situate in the Township of East Nottingham, Chester County, Pennsylvania, and being known as 122 W. Sherwood Drive, Oxford, Pennsylvania 19363.

Tax Parcel # 69-9-11.7

PLAINTIFF: OCWEN LOAN ACQUISITION TRUST 2023- HB1

VS

DEFENDANT: **Christopher Cosenzo, Administrator of the Estate of Daniel E. Cosenzo, Jr.**

SALE ADDRESS: 122 W. Sherwood Drive, Oxford, PA 19363

PLAINTIFF ATTORNEY: **MCCABE, WEISBERG & CONWAY, LLC 215-790-1010**

SALE NO. 24-10-284

Writ of Execution No. 2023-07922

DEBT \$407,240.67

ALL THAT CERTAIN, LOT OR PIECE OF GROUND SITUATE IN THE TOWNSHIP OF EAST PIKELAND, COUNTY OF CHESTER AND COMMONWEALTH OF PENNSYLVANIA

Tax Parcel # 26-2-80

PLAINTIFF: DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HARBORVIEW MORTGAGE LOAN TRUST MORTGAGE LOAN PASS-THROUGH CERTIFICATES, SERIES 2006-9

VS

DEFENDANT: **RANDAL BOYER & CHANTALA JUDEIKIS**

SALE ADDRESS: 141 Camp Council Road, Phoenixville, PA 19460

PLAINTIFF ATTORNEY: **ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC 855-225-6906**

SALE NO. 24-10-285

Writ of Execution No. 2022-05693

DEBT \$652,776.64

ALL THAT CERTAIN LOT OR PIECE OF GROUND SITU ATE IN THE TOWNSHIP OF WEST BRANDYWINE, COUNTY OF CHESTER AND STATE OF PENNSYLVANIA

Tax Parcel # 2907-017-10000

PLAINTIFF: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSETBACKED CERTIFICATES, SERIES 2007-9

VS

DEFENDANT: **DAWN HAYES & JAY C. HAYES, JR.; SCARHOLDINGS, LLC**

SALE ADDRESS: 301 Reeceville Road, Coatesville, PA 19320

PLAINTIFF ATTORNEY: **ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC 855-225-6906**

SALE NO. 24-10-286

Writ of Execution No. 2019-06641

DEBT \$259,725.21

ALL THAT CERTAIN LOT OR PIECE OF LAND, SITUATE IN THE SECOND WARD OF THE BOROUGH OF PHOE-

NIXVILLE, COUNTY OF CHESTER AND STATE OF PENNSYLVANIA

Tax Parcel # 1509 06250000

PLAINTIFF: MORTGAGE ASSETS MANAGEMENT, LLC

VS

DEFENDANT: **UNKNOWN HEIRS, SUCCESSORS, ASSIGNS AND ALL PERSONS, FIRMS OR ASSOCIATIONS CLAIMING RIGHT, TITLE OR INTEREST FROM OR UNDER ROBERT F. GRADY; ERIC VANDERSLICE, IN HIS CAPACITY AS HEIR OF LINDA GRADY, DECEASED HEIR OF ROBERT F. GRADY; CIERRA NICOLE A/K/A CIERRA IRIZARRY, IN HER CAPACITY AS HEIR OF MARK GRADY, DECEASED HEIR OF ROBERT F. GRADY; MEGAN GRADY A/K/A MEGAN WINTERS, IN HER CAPACITY AS HEIR OF MARK GRADY, DECEASED HEIR OF ROBERT F. GRADY; ASHLEY BETO A/K/A ASHLEY MOWRER, IN HER CAPACITY AS HEIR OF MARK GRADY, DECEASED HEIR OF ROBERT F. GRADY; BLAINE MOWERER, IN HIS CAPACITY AS HEIR OF MARK GRADY, DECEASED HEIR OF ROBERT F. GRADY**

SALE ADDRESS: 235 Morgan Street, Phoenixville, PA 19460

PLAINTIFF ATTORNEY: **ROBERTSON, ANSCHUTZ, SCHNEID, CRANE & PARTNERS, PLLC 855-225-6906**

SALE NO. 24-10-287

Writ of Execution No. 2023-09274

DEBT \$386,033.56

PROPERTY SITUATE IN TOWNSHIP OF UPPER UWCHLAN

SOLD AS THE PROPERTY OF: VERA FLOCCO Solely in Her Capacity as Heir

HAIK SOOKIAS JR, Deceased and The Unknown Heirs of HAIK SOOKIAS, Deceased

Tax Parcel # 32-2-334

IMPROVEMENTS thereon: a residential dwelling

PLAINTIFF: MIDFIRST BANK

VS

DEFENDANT: **VERA FLOCCO Solely in Her Capacity as Heir of HAIK SOOKIAS JR, Deceased & The Unknown Heirs of HAIK SOOKIAS, Deceased**

SALE ADDRESS: 507 Emerson Circle, Chester Springs, PA 19425

PLAINTIFF ATTORNEY: **KML LAW GROUP, P.C. 215-627-1322**

SALE NO. 24-10-288

Writ of Execution No. 2017-10312

DEBT \$60,659.05

LEGAL DESCRIPTION ALL THAT CERTAIN, MESSAGE, LOT OR PIECE OF LAND SITUATE ON, IN THE CITY OF COATESVILLE, COUNTY OF CHESTER, STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED, AS FOLLOWS, TO WIT:

All that certain lot of land, upon which is erected the West house of a block of two brick dwelling houses, situate in the Fourth Ward of the City of Coatesville, County of Chester and State of Pennsylvania, more particularly as bounded and described as follows:-

Beginning at a point in the center line of Belmont Street, 18.8 feet Westwardly from the West line of White Alley, a corner of land late of James E. Dunleavy, deceased; thence along the said center line of Belmont Street, South 80 degrees 44 minutes West 21.2 feet to a point, a corner of land of Stanley Staneski, and his wife;

thence by the same North 09 degrees 16 minutes West 115 feet to the South line of Harmony Street; thence by the same North 80 degrees 44 minutes East 21.2 feet to a point, another corner of land late of James E. Dunleavy, deceased; thence by the same, South 09 degrees 16 minutes East and passing through the center of the middle dividing partition in said block of two brick dwelling houses, 115 feet to the place of beginning.

BEING THE SAME PROPERTY CONVEYED TO MIESHA WILLIAMS AND MOHAMED KARGBO WHO ACQUIRED TITLE, WITH RIGHTS OF SURVIVORSHIP, BY VIRTUE OF A DEED FROM HARMUN DEVELOPMENT, INC., DATED AUGUST 6, 2014, RECORDED SEPTEMBER 23, 2014, AT DOCUMENT ID 11367155, AND RECORDED IN BOOK 8989, PAGE 335, OFFICE OF THE RECORDER OF DEEDS, CHESTER COUNTY, PENNSYLVANIA.

Tax Parcel # 16-06-0468

PLAINTIFF: Wilmington Savings Fund Society, FSB, As Trustee of Stanwich Mortgage Loan Trust I

VS

DEFENDANT: **Mohamed Kargbo & Miesha Williams, AKA Miesha L. Williams**

SALE ADDRESS: 615 Belmont Street, Coatesville, PA 19320

PLAINTIFF ATTORNEY: **MANLEY DEAS KOCHALSKI LLC 614-220-5611**

SALE NO. 24-10-289

Writ of Execution No. 2022-09148

DEBT \$72,860.63

LEGAL DESCRIPTION ALL THAT CERTAIN, MESSAGE, LOT OR PIECE OF LAND SITUATE ON, IN THE TOWNSHIP OF EAST GOSHEN, COUNTY OF

CHESTER, STATE OF PENNSYLVANIA, BOUNDED AND DESCRIBED, AS FOLLOWS, TO WIT:

All that certain Unit in the property known, named and identified in the Declaration Plan referred to below as Summit House Condominium, 1450 West Chester Pike, East Goshen Township, Chester County, Pennsylvania, which has heretofore been submitted to the provisions of the Unit Property Act of Pennsylvania Act of July 3, 1963 P.L. 196 by recorded in the Office for the Recorder of Deeds in and for the County of Chester, Pennsylvania, of the Declaration dated, June 27, 1972 and recorded June 28, 1972 in Misc. Deed Book 198 page 272, a First Amendment thereto, dated July 7, 1972 and recorded July 7, 1972 in Misc. Deed Book 198 page 474, a Second Amendment thereto, dated July 16, 1973 and recorded in Misc. Deed Book 206, page 852, and a Third Amendment thereto dated May 31, 1974 and recorded May 31, 1974 in Misc. Deed Book 236 page 202, and a Fourth Amendment thereto dated December 19, 1974 and recorded December 19, 1974 in Misc. Deed Book 265 page 68, a Fifth Amendment thereto dated January 12, 1976 and recorded January 12, 1976 in Misc. Deed Book 314 page 102 a Sixth Amendment thereto dated August 12, 1976 and recorded August 17, 1976 in Misc. Deed Book 341 page 114 and a Seventh Amendment thereto dated December 21, 1976, recorded December 23, 1976 in Misc. Book 359 page 202; Eighth Amendment dated January 30, 1979 recorded January 31, 1979 in Misc. Deed Book 432 page 364 a Declaration Plan dated October of 1971, executed and acknowledge June 27, 1972 and recorded June 28, 1972 in Plan Book 43 page 24, a First Amendment thereto dated July of 1973 and recorded July 16, 1973, in Plan Book 51 page 1; a Second Amendment thereto dated May of 1974 and recorded May 31, 1974 in Plan Book 57 page 24, a Third Amendment thereto dated January

of 1976 and recorded January 12, 1976 in Plan File No. 236, a Fourth Amendment thereto, dated August of 1976 and recorded December 23, 1976 in Plan File No. 767; an a Code of Regulations dated June 27, 1972 recorded June 28, 1972 in Misc. Deed Book 198 page 306, a first Amendment thereto dated May 31, 1974, recorded May 31, 1974 in Misc. Deed Book 236 page 210, a Second Amendment thereto, dated August 4, 1978 and recorded August 4, 1978 in Misc. Deed Book 414 page 248, a Third Amendment thereto dated January 30, 1979 recorded January 31, 1979 in Misc. Deed Book 432 page 366; a Fourth Amendment thereto dated November 12, 1979 recorded November 13, 1979 in Misc. Deed Book 460 page 417; a fifth Amendment thereto dated November 10, 1980 recorded December 8, 1980 in Misc. Deed Book 500 page 144; a Sixth Amendment thereto dated November 8, 1982 recorded November 9, 1982 in Misc. Deed Book 572 page 398; a Seventh Amendment thereto dated November 6, 1985 recorded November 21, 1985 in Misc. Deed Book 372; an Eighth Amendment thereto dated November 6, 1985 recorded November 21, 1985 in Record Book 139 page 377; a Ninth Amendment thereto dated November 19, 1991 recorded January 27, 1992 in Record Book 2763 page 424; and a Tenth Amendment thereto dated November 19, 1991 recorded January 27, 1992 in Record Book 2763 page 428; as shown on Declaration Plan of Summit House Condominium dated 10/1971 and recorded 6/28/1972 in Plan Book 43 page 24, a First Amendment thereto dated 7/1973 and recorded 7/16/1974 in Plan Book 51 page 1, a Second Amendment thereto dated 5/1974 and recorded 5/31/1974 in Plan Book 57 page 24, a Third Amendment thereto dated 1/1976 and recorded 1/12/1976 in Plan File 236; a Fourth Amendment thereto dated 8/1976 and recorded 8/17/1976 in Plan file No. 544 and a Fifth Amendment thereto dated 12/1976 and recorded in Plan File No. 767, being and designated on such

Declaration Plan as Unit 533, as more fully described in such Declaration Plan and Declaration, as the same have been of shall, time to time hereafter, be amended together with an initial proportionate undivided interest in the Common Elements as defined in such Declaration and Amendments thereto. Under and subject to the covenants, restrictions, easements, terms, rights, agreements, conditions, exceptions, reservations and exclusions as contained and set forth in such Declaration, Declaration Plan and Code of Regulations (as same have been or shall from time to time, hereafter be amended and in the rules referred to in such Code of Regulations.

BEING THE SAME PROPERTY CONVEYED TO BARBARA P. CROPPER WHO ACQUIRED

TITLE BY VIRTUE OF A DEED FROM CENTRAL PENN PROPERTY SERVICES, INC., DATED OCTOBER 11, 2022, RECORDED OCTOBER 23, 2022, AT DOCUMENT ID 10142506, AND RECORDED IN BOOK 5430, PAGE 1858, OFFICE OF THE RECORDER OF DEEDS, CHESTER COUNTY, PENNSYLVANIA.

Tax Parcel # 53-06-1525.33F

PLAINTIFF: Wells Fargo Bank, N.A.

VS

DEFENDANT: **William F. Cropper, Jr., as Believed Heir and/or Administrators of the Estate of Barbara P. Cropper (if any); Unknown Heirs and/or Administrators of the Estate of Barbara P. Cropper (if any)**

SALE ADDRESS: 533 Summit House, West Chester, PA 19382

PLAINTIFF ATTORNEY: **MANLEY DEAS KOCHALSKILLC 614-220-5611**

**SALE NO. 24-10-291
Writ of Execution No. 2018-08757
DEBT \$5,820.16**

ALL THAT CERTAIN area, located approximately 263 feet west of the intersection of Buckthorn Drive and Larose Drive situate on the southerly side of Larose Drive, located within the Round Hill Development said development being situate on the northerly side of Lincoln Highway (S.R. 3070) on the Northwest side of the intersection of Buckthorn Drive and Lincoln Highway (5.R. 3070) and shown as Unit 130 on a plan titled "ROUND HILL DEVELOPMENT", prepared by McCarthy Engineering Associates, P.C. recorded January 4, 2007, in the Township of Valley, County of Chester, and Commonwealth of Pennsylvania.

Tax Parcel # 38-1-71

PLAINTIFF: Township of Valley

VS

DEFENDANT: **Peter E. Adnopoz**

SALE ADDRESS: 130 Larose Drive, Valley Township, PA 19320

PLAINTIFF ATTORNEY: **PORTNOFF LAWASSOCIATES, LTD. 484-690-9300**

**SALE NO. 24-10-292
Writ of Execution No. 2021-01860
DEBT \$18,922.66**

ALL THAT CERTAIN lot or piece of ground the buildings and improvements thereon erected, hereditaments and appurtenances, Situate in the Township of West Brandywine, Chester County, Pennsylvania.

Tax Parcel # 29-4-20.1

PLAINTIFF: Coatesville Area School District

VS

DEFENDANT: **Roger Khoury**

SALE ADDRESS: 1655 Horseshoe Pike,
West Brandywine, PA 19344

PLAINTIFF ATTORNEY: **PORTNOFF
LAWASSOCIATES, LTD. 484-690-9300**

SALE NO. 24-10-293

Writ of Execution No. 2023-00187

DEBT \$278,014.68

ALL THAT CERTAIN lot or piece of ground, hereditaments and appurtenances, situate in the Township of Sadsbury, County of Chester and Commonwealth of Pennsylvania, bounded and described according to a Plan of Property for Thomas U. Shock, et ux., prepared by George E. Regester, Jr., and Sons, Inc., Registered Land Surveyors, dated January 4, 1983, and revised January 14, 1983, as follows, to wit:

BEGINNING at a point on the title line in the bed of U.S. Route 30, known as the Lincoln Highway, at the intersection with the Southwesterly side of Public Road T-358, known as Old Mill Road (extended); thence extending from said beginning point, continuing along the title line in the bed of U.S. Route 30, North 82° 15' West, 396 feet to a point at the Southeast-erly corner of land now or late of I. Donald Hostetter, as shown on said Plan; thence extending along the same, crossing the Northerly side of said Highway, the next (5) following courses and distances, to wit: (1) North 31° West, 258.90 feet to a point; (2)North 46° 6' West, 8 feet; (3)North 29° 19' 11"West, 217.90 feet; (4)North 52° 10' East, 10 feet; and (5) North 29° 20' West, crossing the Southwesterly side of Public Road T-407, 22.80 feet to a point on the title line in the bed of the same; thence extending along said title line, the next (3) following courses and distances, to wit: (1) North 66° 50' East, 25.08 feet; (2) North 67° 41' 23" East, 143.23 feet to

a point; and (3) South 83° 46' 33" East, 97.22 feet to a point at the intersection with the title line in the bed of Public Road T-330, known as Old Mill Road, as shown on said Plan; thence extending along the same, North 42° 40' 11" East, 45.18 feet to a point in line of land now or late of Everett C. Cowan; thence extending along the same, crossing the Southeasterly side of said road, South 12° East, crossing the Northeasterly side of said road, and crossing the Southwesterly side of said road, 252.20 feet to a point on the Southwesterly right-of-way of said Public Road T-358, as shown on said Plan; thence extending along the same, South 42° 15' East, crossing the Northerly side of U.S. Route 30,455.40 feet to the fi rst mentioned point and place of BEGINNING.

BEING Tract No. 2 as shown on said Plan. BEING THE SAME PREMISES which Carolyn Terrasi f/k/a Carolyn M. Chipman, by Deed dated 6/13/2014 and recorded 6/20/2014 in the Offi ce of the Recorder of Deeds in and for Chester County in Deed Book 8940, Page 674, granted and conveyed unto Carolyn Terrasi.

Tax Parcel # 37-2-10

IMPROVEMENTS thereon: a residential property

PLAINTIFF: CITIZENS BANK N.A.
F/K/A RBS CITIZENS, N.A.

VS

DEFENDANT: **Carolyn Terrasi**

SALE ADDRESS: 284 Old Mill Road,
Parkesburg, PA 19365

PLAINTIFF ATTORNEY: **LAW OF-
FICE OF GREGORY JAVARDIAN,
LLC 215-942-9690**

SALE NO. 24-10-294

Writ of Execution No. 2024-01698

DEBT \$403,086.73

All that certain lot or piece of ground with the buildings and improvements thereon erected, Situate in the Township of Wallace, County of Chester and Commonwealth of PA, bounded and described according to a survey by Cahill and Associates, Environmental Consultants dated 11/2/1988 and revised 1/18/89 and recorded as Plan File No. 898I-8984, as follows, to wit:

Beginning at a point on the Northwesterly side of Green Pond Lane at a common corner of Lots No. 9 and No. 10 as shown on said plan; thence from said beginning point and extending along the side of Green Pond Lane the two following courses and distances: the arc of a circle curving to the left having a radius of 205 feet the arc distance of 163.8113 feet to a point end (2) North 77 degrees 45 minutes 3 seconds West 36.9241 feet to a point in line of lands now or late of Donald E. Ray, et al; thence extending along lands of the same North 16 degrees 47 minutes 25.6 seconds West, 541.0221 feet to a point, a corner of Lot No. 10; thence extending along the same North 73 degrees 12 minutes 34 seconds East 277.1234 feet to a point on the Southwesterly side of proposed driveway easement for Lots No. 8 and No. 10; thence extending along the side of the same the three following courses and distances; (1) along the arc of a circle curving to the right having a radius of 130 feet the arc distance of 58.6291 feet to a point of tangent; (2) South 3 degrees 14 minutes 19 seconds West, 189.2465 feet to a point of curve, and (3) along the arc of a circle curving to the left having a radius of 620 feet the arc distance of 245.3922 feet to a point, being the first mentioned point and place of beginning.

Being the same parcel conveyed to Charles

E. Henry and Shelly E. Henry from Dale E. Yellott and Terry R. Yellott, by virtue of a Deed Dated 11/17/2000. Recorded 12/6/2000, in Deed Book 4862, Page 0872, as Instrument No. 0079294 County of Chester, State of Pennsylvania.

Being the same premises which Dale E. Yellott and Terry R. Yellott, by Deed dated October 11, 2000 and recorded in the Office of the Recorder of Deeds of Chester County on December 6, 2000 at Book 4862, Page 872 Instrument # 0079294 granted and conveyed unto Charles E. Henry, Shelly E. Henry.

Tax Parcel # 31-07-0005.01J0

PLAINTIFF: Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2018-2

VS

DEFENDANT: **Charles E. Henry and Shelly E. Henry**

SALE ADDRESS: 10 Green Pond Lane, Glenmoore, PA 19343

PLAINTIFF ATTORNEY: **STERN & EISENBERG, PC 215-572-8111**

SALE NO. 24-10-295

Writ of Execution No. 2023-00663

DEBT \$104,448.95

PROPERTY SITUATE IN EAST MARLBOROUGH TOWNSHIP

Tax Parcel # 61-08-0024

IMPROVEMENTS thereon: a residential dwelling

PLAINTIFF: PNC BANK, NATIONAL ASSOCIATION

VS

DEFENDANT: **JEANINE MCCLOSKEY & MATTHEW MCCLOSKEY**

SALE ADDRESS: 475 Dean Drive, Kennett Square, PA 19348

PLAINTIFF ATTORNEY: **KML LAW GROUP, P.C. 215-627-1322**

SALE NO. 24-10-296

Writ of Execution No. 2023-08642

DEBT \$310,466.48

ALL THAT CERTAIN lot or piece of ground situate at East Nottingham Township, Chester County, Commonwealth of Pennsylvania, bounded and described accordingly to a Final Plan of Wiltshire at Oxford, drawn by Lake Roeder Hillard & Beers, dated December 9, 1996 and last revised June 26, 1998, said Plan recorded in Chester County as Plan No. 14559, as follows, to wit:

BEGINNING at a point on the Easterly side of Quill Court (50 feet wide), said point being a corner of Lot No. 82 on said Plan; thence extending from said point of Beginning along the Easterly side of Quill Court the 2 following courses and distances: (1) Northwardly along the arc of a circle curving to the left having a radius of 175.00 feet the arc distance of 19.67 feet to a point of tangent; and (2) North 06 degrees 35 minutes 55 seconds East, 71.54 feet to a point of curve; thence leaving Quill Court along the arc of a circle curving to the right having a radius of 25.00 feet the arc distance of 24.06 feet to a point of reverse curve on the Southeasterly side of the cul-de-sac (of irregular width) at the terminus of Quill Court; thence extending Northeastwardly along same along the arc of a circle curving to the left having a radius of 62.50 feet the arc distanced of 44.32 feet to a point, a corner of lands marked "Open Space"; thence extending along said lands the 2 following courses and distances: (1) South 68 degrees 53 minutes 03 seconds East, 89.63 feet to a point, a corner; and (2) South 06 degrees 35 minutes 55 seconds West, 138.77 feet to a point, a

corner of Lot No. 82 on said Plan; thence extending along same, North 76 degrees 57 minutes 40 seconds West, 124.16 feet to the first mentioned point and place of BEGINNING. CONTAINING 16,901 square feet of land.

BEING Lot No. 81 as shown on the above-mentioned Plan.

BEING the same premises which Melissa S. Ott by Deed dated November 18, 2004 and recorded December 7, 2004 in Office of the Recorder of Deeds in and for Chester County, Pennsylvania in Book 6352, Page 1177, conveyed unto Robert Kearney and Jennifer Kearney.

Tax Parcel # 69-3-64.19

PLAINTIFF: Fulton Bank, N.A. f/k/a Fulton Bank

VS

DEFENDANT: **Robert Kearney and Jennifer Kearney**

SALE ADDRESS: 611 Quill Court, Oxford, PA 19363

PLAINTIFF ATTORNEY: **HENRY & BEAVER LLP 717-274-3644**

SALE NO. 24-10-298

Writ of Execution No. 2020-05688

DEBT \$1,604.10

ALL THAT CERTAIN tract of land, together with the brick dwelling thereon erected, Situated in the City of Coatesville, County of Chester and State of Pennsylvania.

Tax Parcel # 16-10-114.2

PLAINTIFF: Coatesville Area School District

VS

DEFENDANT: **Eric McCain & Adgrain S. McCain**

SALE ADDRESS: 365 S. First Avenue,
Coatesville, PA 19320

PLAINTIFF ATTORNEY: **PORTNOFF
LAW ASSOCIATES, LTD. 484-690-9300**

UPI # 38-2Q-28

PLAINTIFF: MCLP ASSET COMPANY,
INC.

VS

DEFENDANT: **James C. Rutherford,
Shaun L. Rutherford and the United
States of America c/o The U.S. Attorney
for the Eastern District of Pennsylvania**

SALE ADDRESS: Vacant Land at West
Chestnut Street, Coatesville, PA 19320

PLAINTIFF ATTORNEY: **ALBERTEL-
LI LAW 856-724-1888**

SALE NO. 24-10-300

Writ of Execution No. 2019-05804

DEBT \$90,526.55

ALL THAT CERTAIN lot of land designated as Lot# 80 on a tract of land called "Meadowbrook Addition Number 1", plan of which is recorded in the office of the recorder of Deeds of Chester County, Pennsylvania, in Plan Book No. 2 at page 73, and referenced as Premises "B" in the deed dated September 28, 2010 and recorded February 4, 2013 in the Chester County Recorder of Deeds, Book 8633 and Page 1828 at Instrument Number 11246645, situate in Valley Township, Chester County, Pennsylvania, bounded and described as follows:

BEGINNING at a point in the south line of Chestnut Street said point being distant 204.4 feet eastwardly from the intersection of the south line of Chestnut Street with the East line of First Avenue; thence along the south line of Chestnut Street 88 degrees, 52 minutes east 25 feet to a point at the northwest corner of lot no. 81; thence along the west line of lot no. 81 South 1 degree 8 minutes east 150 feet to a point in the north line of Star Alley; thence along the same south 88 degrees 52 minutes west 150 feet to the place of beginning.

CONTAINING 3750 square feet of land be the same more or less

BEING part of the same premises by deed from James C. Rutherford and Shaun L. Rutherford, husband and wife, dated September 28, 2010 and recorded February 4, 2013 in the Chester County Recorder of Deeds, Book 8633 and Page 1828 at Instrument Number 11246645, granted and conveyed to Shaun L. Rutherford.