

# *Adams County* Legal Journal

Vol. 65

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No. 52

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**FULTON BANK, N.A.**

**v.**

**VASSIL P. PETROV, VIRGINIA P.**

**ZICKAFOOSE and**

**THE UNITED STATES OF AMERICA**

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## FICTITIOUS NAME REGISTRATION

NOTICE IS HEREBY GIVEN that a Registration of Fictitious Name was filed in the Department of State of the Commonwealth of Pennsylvania on February 27, 2024, for Port Nova Paper Co. with a principal place of business located at 75 Fiddler Dr., New Oxford, PA 17350 in Adams County. The individual interested in this business is Shaiann Merriman, also located at 75 Fiddler Dr., New Oxford, PA 17350. This is filed in compliance with 54 Pa.C.S. 311.

4/26

## FICTITIOUS NAME NOTICE

USL of York and Adams, LLC, 881 Abbottstown Pike, Hanover, PA 17331 did file in the Office of the Secretary of the Commonwealth of Pennsylvania, on or about April 19, 2024 registration of the name U.S. Lawns of York and Adams, under which they intend to do business at 881 Abbottstown Pike, Hanover, PA 17331 pursuant to the provisions of the Act of Assembly of December 16, 1982, Chapter 3, known as the "Fictitious Name Act."

4/26

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FULTON BANK, N.A. v. VASSIL P. PETROV, VIRGINIA P. ZICKAFOOSE and THE UNITED STATES OF AMERICA

1. Fulton Bank initiated this action by filing a Complaint in Mortgage Foreclosure on December 22, 2023, against Vassil P. Petroc and Virginia P. Zickafoose.
2. On January 22, 2024, Defendants filed their Answer to Plaintiff's Complaint. Therein, Defendants admitted the identities of both parties; admitted that they are the mortgagors and record owners of the mortgaged premises and admitted that they executed a mortgage on the property described.
3. Defendants do not deny that sum presently owed on the principal (\$279,108.91) but do assert that they are without sufficient information to form a belief regarding the sum of interest and late fees owed.
4. "A mortgage holder is entitled to a judgment of mortgage foreclosure where the mortgagor admits the existence of the mortgage, that he has failed to make required payments and the mortgage is in default, and the amount due under the mortgage."
5. A defendant's statements that he or she is without sufficient information to admit or deny plaintiff's statements regarding the principal and interest owed on the mortgage shall be deemed as admissions of those facts since, apart from the plaintiff, the defendant would be the only party who would have sufficient knowledge on which to base a specific denial.

IN THE COURT OF COMMON PLEAS OF ADAMS COUNTY,  
PENNSYLVANIA, 2023-SU-1269, FULTON BANK, N.A. v.  
VASSIL P. PETROV, VIRGINIA P. ZICKAFOOSE and THE  
UNITED STATES OF AMERICA

Heather A. Eggert, Esquire, Attorney for Plaintiff  
Larry V. Young, Esquire, Attorney for Defendant  
Wagner, J., March 28, 2024

## OPINION

Before the Court for disposition is Plaintiff's Motion for Summary Judgment pursuant to Pa.R.C.P. 1035.2 (hereinafter "Motion for Summary Judgment") filed by Fulton Bank (hereinafter "Plaintiff") on February 9, 2024. For reasons set forth herein, Plaintiff's Motion for Summary Judgment is granted.

### BACKGROUND

Fulton Bank initiated this action by filing a Complaint in Mortgage Foreclosure on December 22, 2023, against Vassil P. Petrov and Virginia P. Zickafoose (hereinafter "Defendants"). Therein, Plaintiff avers that, on January 4, 2017, Defendants executed a mortgage secured by the premises situated on 50 Old Mill Road, New Oxford, Hamilton Township, Adams County, Pennsylvania 17350 ("Property"), to Fulton Bank. The mortgage was recorded on February 6, 2017, in the Office of the Recorder of Adams County in Book 6233, at page 125. The mortgage was secured in the amount of \$360,000.

Plaintiff avers that Defendants made payments and fulfilled their obligation under the Agreement and Mortgage until December 27, 2022, on which date they defaulted on the mortgage and have continued to be in default at the time Plaintiff filed the Mortgage Foreclosure Complaint (hereinafter "Complaint") on December 22, 2023. Plaintiff complied with Act 6 of 1974, Notice of Homeowner's Emergency Mortgage Assistance Program pursuant to Act 91 of 1983 by giving notice to Defendants that Plaintiff intended to foreclose under the mortgage and afforded Defendants thirty days to cure the arrearage before commencing its foreclosure action. Defendants failed to cure any arrearage and Plaintiff commenced this action in foreclosure pursuant to Pa.R.Civ.P. 1141 *et seq.* in the Complaint filed December 22, 2023. At this time, the sum owed by Defendants is \$279,108.91 on the remaining principal, plus late fees and interest at the contract rate.

On January 22, 2024, Defendants filed their Answer to Plaintiff's Complaint. Therein, Defendants admitted the identities of both parties (**Answer ¶1-2**); admitted that they are the mortgagors and record owners of the mortgaged premises and admitted that they

executed a mortgage on the property described (**Answer ¶ 6, 7, 8**). Defendants facially deny their default status, but aver that no money has been allocated to the mortgage despite “substantial sums” paid to Fulton Bank as a result of sales of assets. (**Answer ¶ 9**). Defendants neither admit nor deny that the terms of the Agreement and Mortgage provide that Defendants are liable for attorney fees incurred in the course of enforcing the Mortgage and Agreement—they only note that the writing speaks for itself. (**Answer ¶ 10**). Defendants do not deny that sum presently owed on the principal (\$279,108.91), but do assert that they are without sufficient information to form a belief regarding the sum of interest and late fees owed. (**Answer ¶ 11**).

In New Matter, Defendants advise Plaintiffs that they have applied for additional assistance through the Pennsylvania Housing Finance Assistance Agency (hereinafter “PHFAA”) and are awaiting a decision on that application, which, if accepted, would cure all arrearage according to Defendants. Plaintiffs filed Plaintiff’s Reply to Zickafoose Defendant’s New Matter on February 9, 2024, in which they deny Defendant’s characterization of their assistance application status, instead stating that Defendant’s PHFAA application for a loan was denied in August of 2023. Plaintiffs attached a copy of that denial to their Reply and also spoke with a representative at PHFAA who advised that Defendants appealed only the loan not at issue in this case.

Plaintiff filed its Motion for Summary Judgment on February 9, 2024. Defendants filed their Response to Motion for Summary Judgment and Brief in Opposition to Motion for Summary Judgment, on March 8, 2024 and March 15, 2024, respectively.

### LEGAL STANDARD

Under the Pennsylvania Rules of Civil Procedure, a court may enter summary judgment when the pleadings, depositions, answers to interrogatories, omissions and affidavits, and other materials demonstrate that there is no genuine issue as to any material fact and that the moving party is entitled to judgment as a matter of law. **Pa.R.C.P. 1035.2; Strine v. Commonwealth**, 894 A.2d 733, 737 (Pa. 2006); **Roche v. Ugly Duckling Car Sales, Inc.**, 879 A.2d 785,

789 (Pa. Super. 2005) (internal quotations omitted). The burden of demonstrating a lack of any genuine issue of material fact falls upon the moving party, and, in ruling on the motion, the court must consider the record in the light most favorable to the non-moving party. **Roche**, 879 A.2d at 789. Summary Judgment is only appropriate in those cases which are free and clear from doubt. **McConnaughey v. Building Components, Inc.**, 637 A.2d 1331, 1333 (Pa. 1994).

However, where a motion for summary judgment has been supported with depositions, answers to interrogatories, or affidavits, the non-moving party may not rest on mere allegation or denials in its pleadings. **Accu-Weather, Inc. v. Prospect Communications, Inc.**, 644 A.2d 1251, 1252 (Pa. Super. 1994). Rather, the non-moving party must, by affidavit, or in some other way provided for within the Rules of Civil Procedure, set forth specific facts showing that a genuine issue of material fact exists. **Id.** at 1254; see generally **Pa.R.C.P. 1035.3**. “In order to properly raise a genuine issue of fact, the [non-moving party] ha[s] the burden to present ‘facts’ by counter-affidavits, depositions, admissions, or answers to interrogatories.” **Washington Federal Sav. & Loan Assn. v. Stein**, 515 A.2d 980, 983 (Pa. Super. 1986).

The Pennsylvania Rules of Civil Procedure helpfully provide that every responsive pleading shall either admit or deny each averment of fact in the pleading to which it is responsive. **Pa.R.C.P. 1029(a)**. Rule 1029 further sets forth:

Averments in a pleading to which a responsive pleading is required are admitted when not denied specifically or by necessary implication. A general denial or a demand for proof, except as provided by subdivisions (c) and (e) of this rule, shall have the effect of an admission.

Pa.R.C.P. 1029(b). Additionally, it is settled that, while not every paragraph in a complaint requires a response, “averments of fact require a denial. . .” **Rohrer v. Pope**, 918 A.2d 122, 129 (Pa. Super. 2007).

“A mortgage holder is entitled to a judgment of mortgage foreclosure where the mortgagor admits the existence of the

mortgage, that he has failed to make required payments and the mortgage is in default, and the amount due under the mortgage.” **Gerber v. Piergrossi**, 142 A.3d 854, 859 (Pa. Super. 2016); see also **Bank of America, N.A. v. Gibson**, 102 A.3d 462, 464 (Pa. Super. 2014). A defendant’s statements that he or she is without sufficient information to admit or deny plaintiff’s statements regarding the principal and interest owed on a mortgage shall be deemed as admissions of those facts since, apart from the plaintiff, the defendant would be the only party who would have sufficient knowledge on which to base a specific denial. **New York Guardian Mortgage Corp. v. Dietzel**, 524 A.2d 951, 952 (Pa. Super. 1987).

### DISCUSSION

Plaintiff’s Motion for Summary Judgment is supported by Plaintiff’s Affidavit, signed by Tewana Sheriff, as an authorized representative of Fulton Bank, as well as other documents attached to the Complaint. As such, Defendants cannot rest on mere denials concerning the Motion for Summary Judgment, but must, by affidavit or some other manner provided for within the Rules of Civil Procedure, set forth specific facts showing the existence of a genuine issue of material fact to overcome Plaintiff’s Motion for Summary Judgment. **Washington Federal Sav. & Loan Asso.**, 515 A.2d at 981 (“However, parties seeking to avoid the entry of summary judgment against them may not rest upon the averments contained in their pleadings. On the contrary, they are required to show, by depositions, answers to interrogatories, admissions or affidavits, that there is a genuine issue for trial”). Through its Motion for Summary Judgment and the supporting documents attached thereto, Plaintiff has shown that it holds a record mortgage in the specified amount, that the Defendants have failed to make required payments, that the mortgage is in default, and the amount due under the mortgage.

Plaintiffs contend that there is no genuine issue of material fact as to another necessary element of the cause of action because Defendants have admitted to the default—although implicitly—and have generally admitted to the allegations that they have failed to tender monthly payments. Defendants’ response to Plaintiff’s

avertment that Defendants have failed to make payments on the mortgage was a bare denial, followed by an explanation as to *why* no payments have been made on the mortgage at issue, rather than any facts to controvert the fact Plaintiff alleged. In essence, Defendants' response admits the fact averred in the Complaint, and gives only an explanation as to how that fact is true. Any bare denial not supported by specific evidence to raise a genuine issue of material fact will not be sufficient to withstand a motion for summary judgment. **Pa.R.C.P. 1035.1 et seq.**; see **Washington Federal Sav. & Loan Asso.**, 515 A.2d at 981.

In their Answer, Defendants do not contest the amount of principal owed, but assert that they lack the information necessary to form a belief about the interest and late fees owed. It is well settled that, mortgagors and mortgagees cannot rest on the assertion that they lack the information to form a belief regarding the amount of fees and interest owed on an obligation, as they are "the only parties who would have sufficient knowledge on which to base a specific denial." **New York Guardian Mortgage Corp.**, 524 A.2d at 952; **First Wisconsin Trust Comp. v. Strausser**, 653 A.2d 688, 692 (Pa. Super. 1995). Accordingly, lacking any demonstration that a genuine issue of material fact exists as to the total interest and fees owed on the mortgage, and because Defendants are precisely those persons with information necessary to understand the fees and interest involved in this case, the fact that Defendants owe \$279,108.91 plus fees and interest is deemed admitted. See **New York Guardian Mortgage Corp.**, 524 A.2d at 952; see also **Cunningham v. McWilliams**, 714 A.2d 1054, 1057 (Pa. Super. 1998) (noting that summary judgment may be appropriate even where mortgagors do not specifically admit the total dollar amount owed in their pleadings.)

In Defendants' New Matter, Defendants aver that they have applied for additional financial assistance related on the loan at issue in this matter, and, after being denied assistance initially, have appealed that denial and are awaiting a decision on the appeal. Defendants provide no specific documentation or information to support this averment, only providing documentation that the denial of one loan associated with Defendants' account was appealed. The



loan number identifying the loan appealed is not included on any paperwork Defendants provided. Plaintiff responds by noting that there is no record of an appeal on the loan at issue in the instant case, and provide documentation that the loan at issue in this matter was denied. Because Defendants fail to support their averment with any specific facts, affidavits, or other documentation that confirms the status of the appeal at issue in this matter, such an assertion will not defeat a Motion for Summary Judgment. See **Washington Federal Sav. & Loan Asso.**, 515 A.2d at 981 (“[Parties] are required to show, by depositions, answers to interrogatories, admissions or affidavits, that there is a genuine issue for trial”).

Summary judgment is appropriate in mortgage foreclosure actions if the mortgagors admit the existence of the mortgage, that they have failed to make required payments on this loan and the mortgage is in default, and that the recorded mortgage is in the specific amount. Although they present arguments disputing their knowledge of the fees and interest owed, the law in Pennsylvania is clear that mortgagors and mortgagees categorically have the information necessary to form a belief regarding these costs. Defendants also facially deny not having made payments on the mortgage, but immediately concede that while they have paid money to Fulton Bank, that money has been allocated to other obligations—admitting that no payments have been made on the mortgage at issue instantly. Lastly, Defendants aver that they are in the process of appealing a denial of financial assistance that would potentially cure any arrearage owed on the mortgage in this matter, but offer no documentation or other information to establish that this is the case. Because Plaintiff alleges in the Complaint those facts required to entitle the holder of a mortgage to judgment—Defendants’ failure to make required payments, that the mortgage is in default, and that the mortgage is in the specific amount—and Defendants fail to sufficiently deny or provide documentation, affidavits, or other specific proof that demonstrates an issue of material fact exists in this matter, Plaintiffs are entitled to Summary Judgment in this matter. Cf **Cunningham**, 714 A.2d at 1057.

## ORDER OF COURT

AND NOW, this 28th day of March, 2024, upon consideration of Plaintiff's Motion for Summary Judgment Pursuant to Pa. R.C.P. 1035.2, it is hereby Ordered, Adjudged and Decreed that Plaintiff's Motion is granted. Judgment in mortgage foreclosure is entered in favor of Plaintiff and against Defendants Vassil P. Petrov and Virginia P. Zickafoose in the amount of \$279,108.91 plus interest, additional late charges, attorney's fees and costs allowable by law, and for foreclosure and sale of the mortgaged premises commonly known as 50 Old Mill Road, New Oxford, Hamilton Township, Adams County, Pennsylvania 17350.



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## SHERIFF SALES

IN PURSUANCE of writs of execution issuing out of the Court of Common Pleas of Adams County, Pennsylvania, and to me directed, will be exposed to Public Sale on-line auction conducted by Bid4Assets, 8757 Georgia, Ave., Suite 520, Silver Spring, MD 20910, on May, 17th, 2024, at 10:00 a.m.

**No. 23-SU-289**

**Pennymac Loan Servicing, LLC**  
vs.

**Kristin Kaena Elizabeth Abarca, Sariah Scaffidi,**

**Administrator of the Estate of Kristin Kaena Elizabeth Abrca**

Property Address: 62 Empire Lane, Aspers, PA 17304

UPI/Tax Parcel Number:  
29F05-0253---000

Owners of Property Situate in Menallen Township, Adams County, Pennsylvania Improvements Thereon:

Residential Dwelling

Judgment Amount: \$364,418.92

Attorney for Plaintiff:

McCabe, Weisberg & Conway, LLC  
1420 Walnut Street, Suite 1501  
Philadelphia, PA 19102

**No. 23-SU-1247**

**Wells Fargo Bank, N.A.**  
vs.

**Shannon Buehrle, Robert A. Buehrle**  
Property Address: 21 Chapel Road,  
Hanover, PA 17331

UPI/Tax Parcel Number:  
08K14-0270-000

Owners of Property Situate in Conewago Township, Adams County, Pennsylvania

Improvements Thereon:  
Residential Dwelling

Judgment Amount: \$285,918.29

Attorneys For Plaintiff:

Powers Kirn, LLC

**No. 23-SU-662**

**Federal Home Loan Mortgage Corporation,**  
et al.

vs.

**June A. Cash**

Property Address: 7 Blue Gill Trail,  
Fairfield, PA 17320

UPI/Tax Parcel Number:  
43003-0018--000

Owner of Property Situate in Carroll Valley Borough, Adams County, Pennsylvania Improvements Thereon:

Residential Dwelling

Judgment Amount: \$85,299.46

Attorney For Plaintiff:

Christopher A. DeNardd

**No. 23-SU-981**

**Crosscountry Mortgage, LLC**  
vs.

**Joshua D. Funt**

Property Address: 16 Main Street,  
Arendtsville, PA 17303

UPI/Tax Parcel Number:  
02006-0020---000

Owner of Property Situate in the Borough of Arendtsville, Adams County, Pennsylvania

Improvements Thereon:

Residential Dwelling

Judgment Amount: \$131,193.20

Attorney for Plaintiff:

Manley Deas Kochalski, LLC  
P.O. Box 165028

Columbus, OH 43216-5028  
614-220-5611

**No. 23-SU-1121**

**Pennsylvania Housing Finance Agency**  
vs.

**Samuel A. Hand, The United States of America**

Property Address: 308 East York Street,  
Biglerville, PA 17307

UPI/Tax Parcel Number:  
05004-4005—000

Owners of Property Situate in Biglerville Borough, Adams County, Pennsylvania Improvements Thereon:

Residential Dwelling

Judgment Amount: \$233,525.18

Attorney for Plaintiff:

Leon P. Haller

**No. 23-SU-358**

**NEWREZ, LLC d/b/a Shellpoint Mortgage Servicing**

vs.

**Thomas Albert Lazarek, Robin Lazarek**

Property Address: 330 Hirschmann Road,  
Biglerville, PA 17307

UPI/Tax Parcel Number:  
29C05-0051--000

Owners of Property Situate in Biglerville Borough, Adams County, Pennsylvania Improvements Thereon:

Residential Dwelling

Judgment Amount: \$204,983.21

Attorney for Plaintiff:

Christopher A. Denardo

NOTICE directed to all parties in interest and claimants that a schedule of distribution will be filed by the Sheriff in his office no later than (30) thirty days after the date of sale and that distribution will be made in accordance with that schedule unless exceptions are filed thereto within (10) ten days thereafter.

Purchaser must settle for property on or before filing date. ALL claims to property must be filed with Sheriff before sale date.

AS SOON AS THE PROPERTY IS DECLARED SOLD TO THE HIGHEST BIDDER 20% OF THE PURCHASE PRICE OR ALL OF THE COST, WHICHEVER MAY BE THE HIGHER, SHALL BE PAID FORTHWITH TO THE SHERIFF.

James W. Muller  
Sheriff of Adams County

4/19, 4/26, 5/3

## SHERIFF SALES

IN PURSUANCE of writs of execution issuing out of the Court of Common Pleas of Adams County, Pennsylvania, and to me directed, will be exposed to Public Sale on-line auction conducted by Bid4Assets, 8757 Georgia, Ave., Suite 520, Silver Spring, MD 20910, on May, 17th, 2024, at 10:00 a.m.

**No. 23-SU-1025**

**Truist Bank, formerly known as  
Branch Banking and Trust Company  
vs.**

**Cindy L. Mundorff a/k/a Cindy L. Curtis,  
Executrix of the Estate of Delores J.  
Mundorff a/k/a Delores Jean Mundorff  
Property Address: 768 Brickcrafter Road,  
New Oxford, PA 17350**

**UPI/Tax Parcel Number:  
32J11-0066---000**

**Owners of Property Situate in Mt.  
Pleasant Township, Adams County,  
Pennsylvania**

**Improvements Thereon:**

**Residential Dwelling**

**Judgment Amount: \$71,803.14**

**Attorneys for Plaintiff:**

**McCabe, Weisberg & Conway, LLC  
1420 Walnut Street, Suite 1501  
Philadelphia, PA 19102**

**No. 22-SU-786**

**Specialized Loan Servicing, LLC  
vs.**

**Danielle C. Ryan**

**Property Address: 320 Braggtown Road,  
York Springs, PA 17372**

**UPI/Tax Parcel Number:  
23-J03-0034-000**

**Owner of Property Situate in Latimore  
Township, Adams County, Pennsylvania  
Improvements Thereon:**

**Residential Dwelling**

**Judgment Amount: \$206,703.67**

**Attorneys for Plaintiff:**

**Robertson, Anschutz, Schneid, Crane &  
Partners, PLLC**

**A Florida Professional Limited Liability  
Company**

**133 Gaither Drive, Suite F  
Mt. Laurel, NJ 08054**

**No. 19-SU-1347**

**Lakeview Loan Servicing, LLC  
vs.**

**Kayla Elizabeth Shipley, Jacob Adam Martin  
Property Address: 165m Church Road,  
Orrtanna, PA 17353**

**UPI/Tax Parcel Number:  
12809-0084**

**Owners of Property Situate in Franklin  
Township, Adams County, Pennsylvania  
Improvements Thereon:**

**Residential Dwelling**

**Judgment Amount: \$138,690.19**

**Attorneys for Plaintiff:**

**Stern & Eisenberg, PC  
1581 Main Street, Suite 200  
The Shops at Valley Square  
Warrington, PA 18976  
215-572-8111**

NOTICE directed to all parties in interest and claimants that a schedule of distribution will be filed by the Sheriff in his office no later than (30) thirty days after the date of sale and that distribution will be made in accordance with that schedule unless exceptions are filed thereto within (10) ten days thereafter.

Purchaser must settle for property on or before filing date. ALL claims to property must be filed with Sheriff before sale date.

AS SOON AS THE PROPERTY IS DECLARED SOLD TO THE HIGHEST BIDDER 20% OF THE PURCHASE PRICE OR ALL OF THE COST, WHICHEVER MAY BE THE HIGHER, SHALL BE PAID FORTHWITH TO THE SHERIFF.

James W. Muller  
Sheriff of Adams County

4/19, 4/26, 5/3

**ESTATE NOTICES**

**NOTICE IS HEREBY GIVEN that in the estates of the decedents set forth below, the Register of Wills has granted letters, testamentary or of administration to the persons named. All persons having claims or demands against said estates are requested to make known the same, and all persons indebted to said estates are requested to make payment without delay to the executors or administrators or their attorneys named below.**

**FIRST PUBLICATION****ESTATE OF REYNALDO ARRIAZOLA, DEC'D**

Late of Union Township, Adams County, Pennsylvania  
Co-Administrators C.T.A.: Jason Austen Arriazola & Raymond Nathan Arriazola, c/o Barley Snyder, LLP, 14 Center Square, Hanover, PA 17331  
Attorney: Scott L. Kelley, Esq., Barley Snyder, LLP, 14 Center Square, Hanover, PA 17331

**ESTATE OF CAROLYN M. CREAGER, DEC'D**

Late of Mount Pleasant Township, Adams County, Pennsylvania.  
Executrix: Donna Mackley, 1655 Knoxlyn Road, Gettysburg, PA 17325  
Attorney: Bernard A. Yannetti, Esq., Hartman & Yannetti, Inc., Law Office, 126 Baltimore Street, Gettysburg, PA 17325

**ESTATE OF LINDA L. FITZ, DEC'D**

Late of Fairfield Borough, Fairfield, Adams County, Pennsylvania  
Co-Executors: Steven Fitz, P.O. Box 222, Fairfield, PA 17320; David Fitz, 46 Cheryl Trail, Fairfield, PA 17320  
Attorney: Matthew R. Battersby, Esq., Battersby Law Office, P.O. Box 215, Fairfield, PA 17320

**ESTATE OF ROBERT W. ROBISCH, DEC'D**

Late of Littlestown Borough, Adams County, Pennsylvania  
Executrix: Wendy A. Krebs, 44 Stoners Circle, Littlestown, PA 17340  
Attorney: Adam D. Boyer, Esq., Barley Snyder, LLP, 123 Baltimore Street, Suite 101, Gettysburg, PA 17325

**ESTATE OF LARRY R. WOLFE, DEC'D**  
Late of Biglerville Borough, Adams County, Pennsylvania  
Executor: Brant D. Weaver, 83 Crest View Drive, East Berlin, PA 17316  
Attorney: Puhl & Thrasher, Attorneys at Law, 220 Baltimore Street, Gettysburg, PA 17325

**SECOND PUBLICATION****ESTATE OF MARY E. AYRE, DEC'D**

Late of the Borough of Gettysburg, Adams County, Pennsylvania  
Administrator: W. Wesley Ayre, 1138 Long Lane, Gettysburg, PA 17325

**ESTATE OF WILLIAM S. AYRE, DEC'D**

Late of the Borough of Gettysburg, Adams County, Pennsylvania  
Administrator: W. Wesley Ayre, 1138 Long Lane, Gettysburg, PA 17325

**ESTATE OF RICHARD W. BURKETT a/k/a RICHARD WILLIAM BURKETT, DEC'D**

Late of Union Township, Adams County, Pennsylvania  
Executrix: Wendy H. Burkett, 414 Mehring Road, Littlestown, PA 17340  
Attorney: Puhl & Thrasher, 220 Baltimore Street, Gettysburg, PA 17325

**ESTATE OF WILLIAM WALL BURNS II a/k/a WILLIAM WALL BURNS, DEC'D**

Late of Fridley, Anoka County, Minnesota  
Personal Representative: Erin M. Wood, c/o Scott A. Ruth, 123 Broadway, Hanover, PA 17331  
Attorney: Scott A. Ruth, Esq., 123 Broadway, Hanover, PA 17331

**ESTATE OF DONALD L. PATTERSON a/k/a DONALD LEE PATTERSON, DEC'D**

Late of Butler Township, Adams County, Pennsylvania  
Co-Executors: Sommer R. McGuire, 5 Hunt Place, Mechanicsburg, PA 17050; Elijah D. L. Patterson, 5185 N. Salem Church Road, Dover, PA 17315  
Attorney: John J. Murphy III, Esq., Patrono & Murphy, LLC, 28 West Middle Street, Gettysburg, PA 17325

**ESTATE OF CHARLES A. RITTER, DEC'D**  
Late of Cumberland Township, Adams County, Pennsylvania  
Administratrix: Michelle R. Chapman, c/o Salzmann Hughes, P.C., 112 Baltimore St., Gettysburg, PA 17325  
Attorney: Todd A. King, Esq., Salzmann Hughes, P.C., 112 Baltimore St., Gettysburg, PA 17325

**ESTATE OF ALBRECHT R. SCHINDLER, ESQ.**

Late of East Berlin Borough, Adams County, Pennsylvania  
Executor: Michael R. Ressel, c/o CGA Law Firm, PC, P.O. Box 606, East Berlin, PA 17316  
Attorney: Sharon E. Myers, Esq., CGA Law Firm, PC, P.O. Box 606, East Berlin, PA 17316

**ESTATE OF DONNA R. TYLER, DEC'D**

Late of McSherrystown Borough, Adams County, Pennsylvania  
Executrix: Debra L. Dick, 3321 Old Harrisburg Road, Gettysburg, PA 17325  
Attorney: David K. James, III, Esq., 234 Baltimore Street, Gettysburg, PA 17325

**ESTATE OF DOLORES JANE WILLIAMS a/k/a D. JANE WILLIAMS, DEC'D**

Late of Mt. Joy Township, Adams County, Pennsylvania  
Executor: Todd J. Williams, 417 Heritage Drive, Gettysburg, PA 17325  
Attorney: David K. James, III, Esq., 234 Baltimore Street, Gettysburg, PA 17325

**THIRD PUBLICATION****ESTATE OF JASON J. BANGE a/k/a JASON JACOB BANGE, DEC'D**

Late of Berwick Township, Adams County, Pennsylvania  
Executor: Nathan L. Bange, c/o Strausbaugh Law, PLLC, 1201 West Elm Avenue, Suite #2, Hanover, PA 17331  
Attorney: Scott J. Strausbaugh, Esq., Strausbaugh Law, PLLC, 1201 West Elm Avenue, Suite #2, Hanover, PA 17331

Continued on page 14

**(THIRD PUBLICATION CONTINUED)**

ESTATE OF EUGENE J. GOETZ, SR.  
a/k/a EUGENE JOSEPH GOETZ, DEC'D  
Late of Carroll Valley Borough, Adams  
County, Pennsylvania  
Executrix: Charmaine G. Malik, 9 Main  
Trail, Fairfield, PA 17320  
Attorney: Puhl & Thrasher, 220 Baltimore  
Street, Gettysburg, PA 17325

ESTATE OF WILBUR M. SENTZ, DEC'D  
Late of Littlestown Borough, Adams  
County, Pennsylvania  
Co-Executrices: Debra L. Irvin and Daphne  
R. Conn, c/o Salzmann Hughes, P.C.,  
112 Baltimore St., Gettysburg, PA 17325  
Attorney: Todd A. King, Esq., Salzmann  
Hughes, P.C., 112 Baltimore St.,  
Gettysburg, PA 17325

ESTATE OF BETTY J. STEWART, DEC'D  
Late of Cumberland Township, Adams  
County, Pennsylvania  
Executor: Paul Forrest Stewart, 150 Cedar  
Run Drive, York, PA 17404  
Attorney: Puhl & Thrasher, Attorneys at  
Law, 220 Baltimore Street, Gettysburg,  
PA 17325

ESTATE OF DELORES T. WARNER a/k/a  
DOLORES T. WARNER, DEC'D  
Late of McSherrystown Borough, Adams  
County, Pennsylvania  
Co-Executors: Barbara Ann Warner-  
Shields and Mark S. Warner, c/o Gates  
& Gates, P.C., 250 York Street,  
Hanover, PA 17331  
Attorney: Rachel L. Gates, Esq., Gates &  
Gates, P.C., 250 York Street, Hanover,  
PA 17331