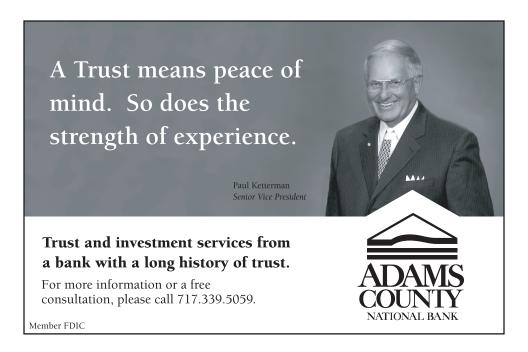
Adams County Legal Journal

Vol. 51 January 15, 2010 No. 35, pp. 232-239

IN THIS ISSUE

CAPITAL ONE VS. BAUDASSI ET AL



ADAMS COUNTY LEGAL JOURNAL (USPS 542-600)

Designated for the Publication of Court and other Legal Notices. Published weekly by Adams County Bar Association, John W. Phillips, Esq., Editor and Business Manager.

Subscribers should send subscriptions direct to the business office. Postmaster: Send address changes to Adams County Legal Journal, 117 BALTIMORE ST RM 305 GETTYSBURG PA 17325-2313.

Business Office – 117 BALTIMORE ST RM 305 GETTYSBURG PA 17325-2313. Telephone: (717) 334-1553

Periodicals postage paid at Gettysburg, PA 17325.

Copyright© 1959 by Wm. W. Gaunt & Sons, Inc., for Adams County Bar Association, Gettysburg, PA 17325.

All rights reserved.

SHERIFF'S SALE

IN PURSUANCE of a Writ of Execution, Judgment Number, 09-S-763 issuing out of Court of Common Pleas Adams County, and to me directed, will be exposed to Public Sale on Friday, the 19th day of February, 2010, at 10:00 o'clock in the forenoon at the Sheriff's Office located in the Courthouse Borough of Gettysburg, Adams County, PA, the following Real Estate, viz.:

ALL the following two (2) tracts of land, situate, lying and being in the Borough of East Berlin, Adams County, Pennsylvania, bounded and described as follows, to wit:

TRACT NO. 1: FRONTING on the North side of Locust Street in said Borough for a distance of fifty (50) feet, more or less, adjoining lot now or formerly of Brethren Church on the Northwest side thereof lot now or formerly of H. J. March on the East; and a twenty (20) foot alley on the Northeast side thereof.

TRACT NO. 2: BEGINNING at a point at a public alley and Locust Street; thence West along said Locust Street; 40 feet, more or less, to a point at lands now or formerly of John W. Lerew; 200 feet, more or less to a public alley; thence East along said public alley, 30 feet more or less, to a point at another public alley chence South by said public alley 200 feet, more or less, to a point at said public alley and Locust Street, the place of BEGINNING.

UNDER AND SUBJECT, NEVERTHE-LESS, to easements, restrictions, reservations, conditions and rights of way of record or visible upon inspection of the premises

TITLE TO SAID PREMISES IS VEST-ED IN James A. Deardorff, Jr. and Lisa A. Deardorff, h/w, by Deed from Michael J. Fabrizio and Tern L. Fabrizio, h/w, dated 05/15/2008, recorded 05/19/2008 in Book 5210, Page 287.

Tax Parcel: (10) 004-0214-000

Premises Being: 103 Locust Street, East Berlin, PA 17316-7801

SEIZED and taken into execution as the property of Lisa A. Deardorff & James E. Deardorff, Jr. a/k/a James E. Deardorff, and to be sold by me.

> James W. Muller-Sheriff Sheriff's Office, Gettysburg, PA

TO ALL PARTIES IN INTEREST AND CLAIMANTS: You are notified that a schedule of distribution will be filed by the Sheriff in his office on March 12, 2010 and distribution will be made in accordance with said schedule, unless exceptions are filed thereto within 20 days after the filing thereof. Purchaser must settle for property on or before filing date.

ALL claims to property must be filed with Sheriff before sale.

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.

1/8. 15 & 22

DISSOLUTION NOTICE

NOTICE IS HEREBY GIVEN that ADAMS COUNTY CONSTRUCTION, INC., a Pennsylvania business corporation with its principal place of business at 828 Biglerville Road, Gettysburg, PA 17325 has elected to dissolve voluntarily and has commenced winding up proceedings under the Pennsylvania Business Corporation Law of 1988.

Robert T. Teeter, Esq. Teeter, Teeter and Teeter

1/8 & 15

INCORPORATION NOTICE

NOTICE IS HEREBY GIVEN that Articles of Incorporation have been filled with the Department of State of the Commonwealth of Pennsylvania, at Harrisburg, Pennsylvania, on December 24, 2009, for the purposes of obtaining a Certificate of Incorporation of a Pennsylvania for profit corporation to be organized under the provisions of the Pennsylvania Business Corporation Law of 1988. The name of the corporation is TOM KNOX USED CARS, INC. The purpose of the corporation is the sale and service of used cars.

Puhl, Eastman & Thrasher Attorneys

1-15

INCORPORATION NOTICE

NOTICE IS HEREBY GIVEN that Articles of Incorporation were filed with the Department of State of the Commonwealth of Pennsylvania at Harrisburg, Pennsylvania on or about March 24, 2009 for the incorporation of APPLE RIDGE MINISTRIES, under the Pennsylvania Corporation Law of 1988. The initial registered office of the corporation is 802 Mount Carmel Rd, Orrtanna, PA 17353.

1/15

FICTITIOUS NAME NOTICE

NOTICE IS HEREBY GIVEN that an Application for Registration of Fictitious Name was filed with the Department of State of the Commonwealth of Pennsylvania, Harrisburg, at Pennsylvania, under the Fictitious Name Act setting forth that TRUMPS CATER-ING INC. is the entity owning or otherwise having an interest in a business to be known as: TRUMPS YESTERYEAR FAMILY RESTAURANT AND CATER-ING and the location where said business is and will be located is 32 Howard Drive, East Berlin, PA 17316.

> Brian C. Linsenbach, Esq. Schrack & Linsenbach Law Offices 124 West Harrisburg Street Post Office Box 310 Dillsburg, PA 17019-0310

1/15

CAPITAL ONE VS. BAUDASSI ET AL

- 1. It is well-established that the test for whether a corporation is "doing business" in this Commonwealth is a question of fact, to be resolved on a case-by-case basis.
- 2. The concept of "doing business" requires regular, repeated, and continuing business contacts in the state. A single agreement or isolated transaction does not constitute "doing business" if there is no intention to repeat the transaction or engage in similar transactions. The burden is on the Defendant to show Plaintiff is doing business in Pennsylvania in violation of the statute.
- 3. Plaintiff has asserted that it is in the business of debt acquisition and collection activities in Pennsylvania. Acquiring security interests in personal property and securing or collecting debts or enforcing rights in property securing them is not considered doing business in the Commonwealth.
- 4. Even if the contact between Defendant and Plaintiff occurred over a four year period, if Plaintiff was engaged in one of the 15 Pa.C.S.A. §4122 activities then it was not "doing business" in the Commonwealth and therefore was not required to obtain a certificate of authority.
- 5. Documents that are part of the proof of a cause of action, but not the basis of the action itself, are not required to be attached to the pleading.
- 6. General damages may be proved without being specifically pleaded or they may be pleaded generally. The modern trend of Pennsylvania's current liberal discovery rules permits the lumping of damages without requiring an itemization of damages where discovery is available.

In the Court of Common Pleas of Adams County, Pennsylvania, Civil, No. 08-S-1185, CAPITAL ONE BANK (USA), NA, VS. LISA M. BAUDASSI, I/D/B/A SPIC N SPAN DISCOUNT CLEANING.

Karine Velter, Esq., for Plaintiff John L. Perry, Esq., for Defendant Kuhn, P.J., March 24, 2009

ORDER

AND NOW, this 24th day of March, 2009 in consideration of Defendant's Preliminary Objections filed December 3, 2008, the Court enters the following:

BACKGROUND

- 1. On November 14, 2008 Plaintiff filed an Amended Complaint which alleges the following:
 - a. Plaintiff is a corporation with offices in Richmond, Virginia.
 - b. Defendant is an adult individual residing at 1489 Fish and Game Rd., Littlestown, Adams County, Pennsylvania.

- c. Plaintiff was not required to procure a certificate of authority pursuant to 15 Pa.C.S.A. § 4121(a) from the Department of State before doing business in the Commonwealth because Plaintiff is engaged in debt acquisition and collection activities in Pennsylvania.
- d. This activity is not considered doing business in the Commonwealth pursuant to 15 Pa.C.S.A. § 4122 and therefore a certificate was not required.
- e. On or about May 6, 2002 Defendant applied for and received a credit card issued by Plaintiff.¹ Copies of the signed Card Member Application and Card Member Agreement were attached to the Complaint as Exhibits "A" and "B."
- f. As of April 22, 2008 Defendant had an outstanding balance on the account of \$3,233.76. Copies of the Statements of Account from September 19, 2005 to September 18, 2006 are attached to the Complaint as Exhibit "C."
- g. Defendant's last payment was made on March 14, 2006 and therefore she is in default and the entire balance is immediately due and payable.
- h. Plaintiff is entitled to interest at a rate of 29.04% per annum on the unpaid balance from April 22, 2008.
- Defendant has repeatedly been requested to pay the balance due.
- 2. Plaintiff is demanding judgment in the amount of \$3,223.76 with continuing interest at the rate of 29.04% per annum from April 22, 2008 plus court costs.
- 3. On December 3, 2008 Defendant filed Preliminary Objections with a supporting brief filed December 15, 2008.
- 4. On January 12, 2008 Plaintiff filed a Response to Defendant's preliminary objections.

ISSUES

- 1. Whether Plaintiff lacks the capacity to sue because it was doing business in the Commonwealth without a certificate of authority and it was not excluded from obtaining said certificate.
- 2. Whether Plaintiff failed to conform with the requirements of Pa. R. Civ. P. 1019(a) and (f).

¹Account No.: 4791 2525 5592 7980.

CONCLUSIONS

- 1. This Court has jurisdiction.
- Plaintiff does not lack capacity to sue for failure to obtain a certificate of authority from the Department of State prior to doing business in the Commonwealth.
- 3. Plaintiff conformed with the requirements of Pa. R. Civ. P. 1019(a) and (f).

DISCUSSION

Pursuant to Pa. R. Civ. P. 1028, a party may file Preliminary Objections to a pleading on the grounds of:

- (2) failure of a pleading to conform to law or rule of court;
- (3) insufficient specificity in pleading;

. . .

- (5) lack of capacity to sue...
- Pa. R. Civ. P. 1028(a)(2) & (5).

In ruling on preliminary objections the Court must accept as true all well-pleaded material allegations as well as inferences reasonably deduced from them. *Envirotest Partners v. Dept. of Transp.*, 664 A.2d 208 (Commw. Ct. 1995). The Court need not accept as true conclusions of law, unwarranted inferences from facts, argumentative allegations or expressions of opinion. *Id.* To sustain preliminary objects it must appear with certainty that the law will not permit recovery, and any doubt should be resolved by a refusal to sustain them. *Id.* The court's review is confined to the contents of the complaint. *In Re Adoption of S.P.T.*, 783 A.2d 779, 782 (Pa. Super. 2001). The court may not consider any evidence or facts outside the four corners of the pleadings. *Id.* The relative merits of the complaint have no bearing on the disposition of the matter. *Id.*

Defendant's first Preliminary Objections is filed pursuant to Rule 1028(a)(5), lack of capacity to sue. Defendant alleges that Plaintiff lacks capacity to sue pursuant to 15 Pa.C.S.A. § 4141. Section 4141 provides:

(a) Right to bring actions or proceedings suspended.--A nonqualified foreign business corporation doing business in this Commonwealth within the meaning of Subchapter

B (relating to qualification) shall not be permitted to maintain any action or proceeding in any court of this Commonwealth until the corporation has obtained a certificate of authority...

Defendant alleges that Plaintiff failed to obtain a certificate of authority pursuant to 15 Pa.C.S.A. § 4121, and was not excused from doing so by Section 4122.

"A foreign business corporation, before doing business in this Commonwealth, shall procure a certificate of authority to do so from the Department of State..." 15 Pa.C.S.A. § 4121. However, there are exceptions to this rule. Section 4122 provides:

- (a) General Rule.—...a foreign business corporation shall not be considered to be doing business in this Commonwealth for the purposes of this subchapter by reason of carrying on in this Commonwealth any one or more of the following acts:
- (1) Maintaining or defending any action or administrative or arbitration proceeding or effecting the settlement thereof or the settlement of claims or disputes.

. . .

- (7) Creating as borrower or lender, acquiring or incurring, obligations or mortgages or other security interests in real or personal property.
- (8) Securing or collecting debts or enforcing any rights in property securing them.

15 Pa.C.S.A. § 4122(a)(1), (7) & (8).

Defendant asserts that Plaintiff's "regular, repeated, and continuing" business contact with Defendant in extending her credit over a four year period constitutes doing business in the Commonwealth and therefore Plaintiff was required to obtain a certificate of authority. Plaintiff asserts that there is a presumption that it is in compliance with the Pennsylvania registration requirements and it is Defendant's burden to prove otherwise. Plaintiff further alleges that because it is in the business of debt collection, it is excluded from having to obtain a certificate of authority.

The central issue is whether Plaintiff was doing business in Pennsylvania. If it was, then it lacks capacity to sue because it failed to obtain a certificate of authority. If Plaintiff was not doing business in this Commonwealth, then it was not required to obtain the certificate and consequently may maintain this action.

"It is well-established that the test for whether a corporation is 'doing business' in this Commonwealth is a question of fact, to be resolved on a case-by-case basis." American Housing Trust, III v. Jones, 696 A.2d 1181, 1184 (Pa. 1997). Section 4121 does not provide a definition of "doing business" and the exception list in Section 4122 is non-exhaustive. *Id.* "The extent of a foreign corporation's activities in this Commonwealth is also crucial in determining whether the corporation is doing business here." Id. The concept of "doing business" requires regular, repeated, and continuing business contacts in the state. Id. A single agreement or isolated transaction does not constitute "doing business" if there is no intention to repeat the transaction or engage in similar transactions. Id. It is presumed that Plaintiff complied with the registration statute and the burden is on the Defendant to show Plaintiff is doing business in Pennsylvania in violation of the statute. Meaker Galvanizing Co. v. McInnes, 116 A. 400, 402 (Pa. 1922); WAMCO XXV, Ltd. v. DeSouza, 51 Pa. D. & C.4th 328, 339 (Philadelphia Co. 2001).

Defendant has failed to satisfy her burden. Plaintiff has asserted that it is in the business of debt acquisition and collection activities in Pennsylvania. Acquiring security interests in personal property and securing or collecting debts or enforcing rights in property securing them is not considered doing business in the Commonwealth.

Defendant alleged in her brief, "[a]ssuming, arguendo, that Plaintiff's activity, in attempting to collect a debt is an excluded activity pursuant to 15 Pa. C.S. Section 4122. [sic] Plaintiff's regular, repeated and continued contacts with Defendant, over a period of four years, in the course of extending her credit, does constitute 'doing business' in Pennsylvania pursuant to 15 Pa. C.S. Section 4121." [Defendant's Brief, pg. 3]. This is simply a mischaracterization of the law. Section 4122 clearly indicates that if a business is engaging in one of the listed activities then it is not to be considered

doing business in the Commonwealth.² Even if the contact between Defendant and Plaintiff occurred over a four year period, if Plaintiff was engaged in one of the Section 4122 activities then it was not "doing business" in the Commonwealth and therefore was not required to obtain a certificate of authority.

Plaintiff has alleged that it is engaged in the business of debt acquisition and collection and, because Defendant has failed to challenge that assertion, she has not met her burden. Accordingly, Defendant's first preliminary objection is overruled.

Defendant's second preliminary objection is filed pursuant to Pa. R. Civ. P. 1028(a)(2)³, failure of a pleading to conform to law or rule of court. Defendant alleges that the Complaint fails to conform to the requirements of Pa. R. Civ. P. 1019(a) & (f) because it failed to state the material facts upon which the cause of action is based, failed to attach documentation of charges, payments, or interest prior to November, 2005 which would support its claim for damages, failed to state any basis for establishing the amount due and owing as a result of Defendant's alleged use of the credit card, and failed to aver the time, place and items of goods and/or services allegedly delivered to Defendant.

Pa. R. Civ. P. 1019(a) provides, "[t]he material facts on which a cause of action or defense is based shall be stated in a concise and summary form." Subsection (f) provides, "[a]verments of time, place, and items of special damage shall be specifically stated." "A complaint must apprise the defendant of the nature and extent of the plaintiff's claim so that the defendant has notice of what the plaintiff intends to prove at trial and may prepare to meet such proof with its

²"[A] foreign company engaged in debt acquisition and collection activities in Pennsylvania is not doing business within the meaning of the registration statute, even if the foreign company is in the business of debt acquisition and collection, and even if it conducts those activities through local offices and agents. *WAMCO*, 51 Pa. D. & C.4th at 342.

³Defendant's Preliminary Objections state that the Objection is brought because of "Failure to Conform to Law or Rule of Court." However, in her brief Defendant argues there is "Lack of Sufficiently Specific Averments." Therefore, her objections are brought pursuant to Pa. R. Civ. P. 1028(a)(2) but in her brief argues pursuant to Pa. R. Civ. P. 1028(a)(3). This discrepancy does not effect the Court's decision. Her argument seems to be based on Rule 1028(a)(3) in that she is arguing the averments in the Complaint do not allow her to file a meaningful answer.

own evidence." Saint Thomas Twp. Bd. of Supervisors v. Wycko, 758 A.2d 755, 758 (Pa. Commw. 2000).

Plaintiff's failure to attach billing statements prior to November, 2005 is not fatal. One of our esteemed brethren from Lebanon County has aptly written:

[I]t has been held that the requirements of Rule 1019(i)⁴ are satisfied if the plaintiff attaches the underlying agreement between the issuer of the credit card and the credit card holder. *Marine Bank v. Orlando*, 25 Pa. D. & C.3d 264, 266 (Pa.Com.Pl. 1982). Further, documents that are part of the proof of a cause of action, but not the basis of the action itself, are not required to be attached to the pleading. *Bethlehem Steel Corp. v. Litton Indus.*, *Inc.*, 71 Pa. D. & C.2d 635, 641 (Pa.Com.Pl. 1974).

Capital One Bank v. Yadira B. Torres, No. 2008-00723 (Lebanon Co. 2008). I find this reasoning to be persuasive. Plaintiff has attached the underlying agreement and monthly billing statements from September 19, 2005 to July 18, 2006 are part of the proof, not the basis of the cause of action.

Defendant also argues in her brief that the Complaint fails to establish the amount allegedly due and owing as a result of her alleged failure to pay. This Court has previously held that the amount of damages in an alleged breach of contract action can only be determined after discovery, and if necessary, a trial. *Morris v. Parichuk*, No. 08-SU-1500 (Adams Co. 2009).

While Pa. R.C.P. 1019(f) requires items of special damage to be specifically stated, general damages may be proved without being specifically pleaded or they may be pleaded generally. 21 P. L. E., Damages, § 142. However, "the great majority of courts require general damages to be particularized insofar as reasonably practicable when such is requested in the form of a preliminary objection." *Masters v. Karivalis*, 73 Pa. D. & C.2d 40, 41 (Philadelphia Co. 1975) (citing *Fahrney v. Food Fair Stores, Inc.*, 81 Dauph. 1, 6

⁴Rule 1019(i) requires a writing to be attached whenever a pleading relies on that writing. Although Defendant did not bring her objection under this rule, however, she makes an argument consistent with the rule because she alleges that the failure to attach those billing statements as part of the reason she is unable to adequately defend the action.

(Dauphin Co.1963)). Nevertheless, the modern trend of Pennsylvania's current liberal discovery rules permits the lumping of damages without requiring an itemization of damages where discovery is available. *Seruga v. Tuskes*, 21 Pa. D. & C.3d 111, 114 (Northhampton Co. 1981).

Courts prefer that Defendants rely on discovery to gain details as to damages. *Wyndham Development et. al. v. Lynn Lee Construction*, 43 A.C.L.J. 235, 236 (Adams Co. 2001). Based on Pennsylvania's liberal discovery rules, I find that Plaintiff's claim regarding the amount due on the account and the documents submitted showing the unpaid balance of the account are sufficient to establish the amount allegedly due.

Furthermore, Plaintiff has sufficiently pled time, place, and items of goods allegedly delivered to Defendant. Periods of time, rather than dates certain, may be pled when an opposing party has greater knowledge of the time of the acts alleged. *Mikula v. Harrisburg Polyclinic Hosp.*, 58 Pa. D. & C.2d 125, 130 (Dauphin Co. 1972). As holder of the account Defendant would have knowledge of when the account was used. Defendant was a party to the alleged agreement and therefore would also be in a position to know where the credit card was used, what was purchased with the card and the card balance. The Complaint is sufficient to inform Defendant of what Plaintiff is seeking to prove and therefore adequate to prepare an appropriate response.

For the above stated reasons Defendant's second preliminary objection is overruled.

Accordingly, Defendant's Preliminary Objections are overruled and she is directed to file an Answer to the Amended Complaint within 20 days of the date of filing of this Order.

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 VICTOR MCCARTIN, JR., DEC'D

Late of Conewago Township, Adams County, Pennsylvania

Administratrix: Cheryl McCartin, 218 S. Lincoln Drive, Hanover, PA 17331

ESTATE OF PAUL R. WEAVER, DEC'D

Late of Hamilton Township, Adams County, Pennsylvania

Co-Executors: Mark P. Weaver and Brian Weaver

Attorney: Eveler & Eveler LLC, 2997 Cape Horn Rd., Suite A-6, Red Lion, PA 17356

SECOND PUBLICATION

ESTATE OF LUCY M. DAY, DEC'D

Late of Oxford Township, Adams County, Pennsylvania

Co-Executors: Dale L. Heiner, Sr. and Jean E. Heiner, 8961 Orchard Road, Spring Grove, PA 17362

Attorney: Joseph C. Korsak, Esq., Law offices of Joseph C. Korsak, 33 North Queen Street, York, PA 17403

ESTATE OF DOROTHY A. DUNKLE-BERGER, DEC'D

Late of the Borough of Gettysburg, Adams County, Pennsylvania

Executrix: Kelly M. Sneeringer

Attorney: Jeffrey M. Mottern, Esq., 28
East Main Street, P.O. Box 87,
Hummelstown, PA 17036

ESTATE OF HELEN E. MACHACEK, DEC'D

Late of Cumberland Township, Adams County, Pennsylvania

Executrix: Daune Evans, 90 Clearview Place, Carlisle, PA 17015

Attorney: Puhl, Eastman & Thrasher, 220 Baltimore Street, Gettysburg, PA 17325 ESTATE OF FRANCIS L. MILLER, DEC'D

Late of Oxford Township, Adams County, Pennsylvania

Executor: Mary L. Kuhn, 981 Hickory Road, Littlestown, PA 17340

Attorney: Wendy Weikal-Beauchat, Esq., 63 West High Street, Gettysburg, PA 17325

ESTATE OF ROSALIE C. MILLER, DEC'D

Late of Oxford Township, Adams County, Pennsylvania

Executor: Mary L. Kuhn, 981 Hickory Road, Littlestown, PA 17340

Attorney: Wendy Weikal-Beauchat, Esq., 63 West High Street, Gettysburg, PA 17325

THIRD PUBLICATION

ESTATE OF CINDY M. BLACK, DEC'D

Late of Menallen Township, Adams County, Pennsylvania

Executrix: Joy K. Cline, 150 Old Railroad Road, Biglerville, PA 17307

Attorney: Puhl, Eastman & Thrasher, 220 Baltimore Street, Gettysburg, PA 17325

ESTATE OF RAYMOND K. DAY, DEC'D

Late of Oxford Township, Adams County, Pennsylvania

Administrators d.b.n.c.t.a: Dale L. Heiner, Sr. and Jean E. Heiner, 8961 Orchard Road, Spring Grove, PA 17362; Larry Augustus Day and Shirley Day, 7414 Kopp Road, Spring Grove. PA 17362

Attorney: Henry O. Heiser, III, Esq., 104 Baltimore Street, Gettysburg, PA 17325

ESTATE OF MILTON C. GASTON, DEC'D

Late of Cumberland Township, Adams County, Pennsylvania

Executrix: Dorothy Davis, 60 2nd Avenue, Emmitsburg, MD 21727

Attorney: Puhl, Eastman & Thrasher, 220 Baltimore Street, Gettysburg, PA 17325

ESTATE OF ONEIDA HAWBAKER, DEC'D

Late of Cumberland Township, Adams County, Pennsylvania

Charlotte Carey, 571 Old Carlisle Road, Biglerville, PA 17307 and Marshall Hawbaker, 1980 Biglerville Road, Gettysburg, PA 17325 ESTATE OF VERNON E. REED, DEC'D

Late of Butler Township, Adams County, Pennsylvania

Executrix: Dorothy E. Reed, c/o James P. Sheppard, Esq., 2201 North Second Street, Harrisburg, PA 17110

Attorney: James P. Sheppard, Esq., 2201 North Second Street, Harrisburg, PA 17110

ESTATE OF CHARLES RICHARD SANDERS a/k/a C. RICHARD SANDERS, DEC'D

Late of Cumberland Township, Adams County, Pennsylvania

Carol Hawbaker Kelley, 259 Clapsaddle Road, Gettysburg, PA 17325

Attorney: Henry O. Heiser, III, Esq., 104 Baltimore Street, Gettysburg, PA 17325

ESTATE OF DORIS C. SCHAFER, DEC'D

Late of Straban Township, Adams County, Pennsylvania

Executrix: Emilie L. Shoemaker, 8 Loop Drive, Hanover, PA 17331

Attorney: George W. Swartz, II, Esq., Mooney & Associates, 230 York Street, Hanover, PA 17331



REALTY CONSULTANTS

RESIDENTIAL & COMMERCIAL REAL ESTATE APPRAISAL SERVICES

Estate & Tax Planning
Divorce & Action in Partition
Business Succession Planning & Dissolution
Condemnation
Diminution, Easement, and Restrictive Covenant Valuation
Tax Assessment Appeals

Litigation Appraisal & Qualified Expert Testimony

PA State Certified Appraisers Serving South Central Pennsylvania

439 West Market Street, York, PA 17401 Phone: (717) 843-5104 or 888-811-8196

Fax: (717) 848-5393 • Web: www.remacere.com