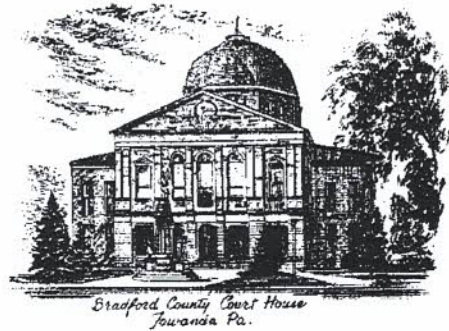


**BRADFORD COUNTY RECORDER OF DEEDS
REGISTER OF WILLS
CLERK OF ORPHANS' COURT**

**SHIRLEY ROCKEFELLER - RECORDER
301 MAIN STREET
TOWANDA, PA 18848**

CINDY BLOKZYL - CHIEF DEPUTY



Instrument Number - 201901276

Recorded On 2/12/2019 At 9:17:02 AM

* Total Pages - 8

* Instrument Type - DEED

Invoice Number - 467213

* Grantor - TREHAB

* Grantee - TREHAB ASSOCIATES INC

* Customer - COUGHLIN & GERHART

*** FEES**

STATE TRANSFER TAX	\$2,800.00
STATE WRIT TAX	\$0.50
JCS/ACCESS TO JUSTICE	\$40.25
PIN CERTIFICATIONS	\$5.00
RECORDING FEES -	\$15.50
RECORDER OF DEEDS	
AFFORDABLE HOUSING	\$13.00
COUNTY ARCHIVES FEE	\$2.00
ROD ARCHIVES FEE	\$3.00
TOWANDA AREA SCHOOL	\$1,400.00
REALTY TAX	
TOWANDA BORO	\$1,400.00
TOTAL PAID	\$5,679.25

This is a certification page

DO NOT DETACH

This page is now part
of this legal document.

RETURN DOCUMENT TO:

**COUGHLIN & GERHART
21-23 PUBLIC AVENUE
MONTROSE, PA 18801**

**I hereby CERTIFY that this document is
recorded in the Recorder's Office of
Bradford County, Pennsylvania.**



Shirley Rockefeller

**RECORDER OF DEEDS
Register of Wills
Clerk of Orphans Court**

* - Information denoted by an asterisk may change during
the verification process and may not be reflected on this page.

041A8A



Tax Parcel ID 48-086.04.201.000.000 and 48-086.04-202-000.000 FOR RECORDING PURPOSES ONLY

THIS DEED

Made the 7th day of February in the year of our Lord Two Thousand and Nineteen (2019);

Between

TREHAB, a Pennsylvania non-profit corporation with an address of 36 Public Avenue, Montrose, PA 18801, party of the first part,

GRANTOR

AND

TREHAB ASSOCIATES, INC., with an address of 36 Public Avenue, Montrose, PA 18801, party of the second part,

GRANTEE

WITNESSETH, that in consideration of One Dollar (\$1.00) in hand paid, the receipt whereof is hereby acknowledged, the said GRANTOR does hereby grant and convey to the said GRANTEE, its heirs and assigns,

LOT NO.1:

ALL that certain lot, piece or parcel of land, being the mercantile property and building upon same, situated at 424 Main Street, Towanda Borough, Bradford County, Pennsylvania, known as the "Loewus Block" bounded and described as follows:

BEGINNING at the Northeast corner of a strip of land conveyed by Elizabeth M. Means Estate to The Citizens National Bank of Towanda, PA on a line running Westerly from Main Street parallel with and six inches South of the North face of the North brick wall of The Citizens National Bank of Towanda, PA; THENCE Westerly along the above described line, One Hundred feet (100') to a ten foot (10') alley; THENCE North along the East line of said alley, Twenty-Eight feet (28') to a corner; THENCE Easterly by a line parallel with said South line One Hundred feet (100') to Main Street; THENCE Southerly along the West line of Main Street, Twenty-Eight feet (28') to the place of BEGINNING.

TOGETHER with all rights, conveyed by The Citizens National Bank of Towanda, PA to the devisees of Elizabeth M. Means, their heirs and assigns, as set forth in a document entitled "in the Matter of the Estate of Elizabeth M. Means Deed – Private Sale of Real Estate" recorded in Bradford County Orphans Court Docket 13 at page 285,

Number 23, to join any building which they desire to erect, to the North wall of the said Bank building and to sink joists into said wall not to exceed six inches, all of which is to be done in good and workmanlike manner, and so not to endanger the safety of said wall.

THIS CONVEYENCE is under and subject to the provisions and covenants of a Deed dated March 9, 1890, recorded in Bradford County Deed Book 365 at page 447, under which Nathan Loewus in the chain of title accepted the same, viz: that he would build a brick wall on the North line of lands above described at least three (3) stories in height, with the right of said Elizabeth M. Means, her heirs and assigns, to connect said wall with any building then or afterwards build on the North and to sink and extend joists or other connections into the said wall six inches in depth.

LOT NO. 2:

ALSO ALL that certain lot, piece or parcel of land situate, lying and being in the Borough of Towanda, Second Ward, Bradford County, Commonwealth of Pennsylvania, bounded and described pursuant to a survey made by George K. Jones, County Surveyor, on June 3, 1953, per map or plat #2469 as follows:

BEGINNING at a point being the Southeast corner of lands hereby conveyed, said point being in the North line of Bridge Street 112 feet from the Southeast corner of lands in the ownership of the Citizens National Bank of Towanda, Pennsylvania, now or formerly; running THENCE along the North line of Bridge Street, North 87° West 57 feet to a point, said point being the Southeast corner of lands in the ownership now or formerly of Howard Bailey; running THENCE along the East line of lands hereby conveyed, North 03° East 120.2 feet to an iron pin; running THENCE along the South line of an alley, 87° East 21 feet to an iron pin; THENCE South 76° 45' East, 36.5 feet to an iron pin; running THENCE along the West line of an alley, South 03° West 114.2 feet to the place of BEGINNING.

BEING the same premises conveyed by Citizens & Northern Bank to TREHAB by Deed dated June 8, 2018 and recorded in the Bradford County Recorder's Office on June 26, 2018 as Instrument Number 201809031.

UNDER AND SUBJECT to an Oil and Gas Lease with Chesapeake Appalachia, L.L.C. dated February 12, 2011, was recorded in the Bradford County Recorder of Deeds' Office as Instrument Number 201125379 on October 17, 2011, including any assignments thereof and any amendments thereto.

THIS DOCUMENT MAY NOT SELL, CONVEY, TRANSFER, INCLUDE OR INSURE THE TITLE TO THE COAL AND RIGHT OF SUPPORT UNDERNEATH THE SURFACE LAND DESCRIBED OR REFERRED TO HEREIN, AND THE OWNER OR OWNERS OF SUCH COAL MAY HAVE THE COMPLETE LEGAL RIGHT TO REMOVE ALL OF SUCH COAL AND, IN THAT CONNECTION, DAMAGE MAY RESULT TO THE SURFACE OF THE LAND AND ANY HOUSE, BUILDING OR OTHER STRUCTURE ON OR IN SUCH LAND, THE INCLUSION OF THIS NOTICE DOES NOT ENLARGE, RESTRICT OR MODIFY ANY LEGAL RIGHTS OR ESTATES OTHERWISE CREATED, TRANSFERRED,

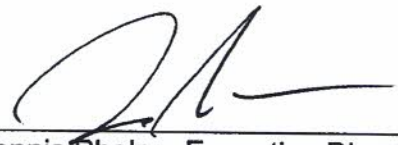
EXPECTED OR RESERVED BY THIS INSTRUMENT, and it is included only for the purpose of complying with Act of Assembly 431. July 17, 1957, P.L. 984, as amended.

NOTICE

In accordance with the provisions of "The Bituminous Mine Subsidence and Land Conservation Act of 1966," the undersigned Grantees hereby certify that they know and understand that they may not be obtaining the right of protection against subsidence resulting from coal mining operations and that the purchased property may be protected from damage due to mine subsidence by a private contract of the economic interest in the coal. We further certify that this certification is in a color contrasting with that in the word "NOTICE" printed in at least twenty-four point type.

TREHAB ASSOCIATES, INC.

By: _____



Dennis Phelps, Executive Director

AND will SPECIALLY WARRANT the property hereby conveyed.

In Witness Whereof, the said Grantor has hereunto set his hand and seal, the day and year first above written.

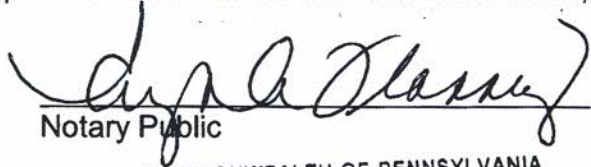
TREHAB

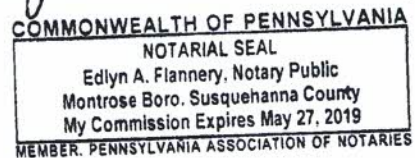
By: _____


Dennis Phelps, Executive Director

COMMONWEALTH OF PENNSYLVANIA)
) : ss
COUNTY OF SUSQUEHANNA)

On the 17th day of February, 2019, before me, the undersigned, a Notary Public in and for said State, personally appeared **Dennis Phelps, Executive Director of Trehab**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his capacity, and that by his signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.


Notary Public



I Hereby Certify that the precise residence of the Grantee is: 36 Public Avenue, Montrose, PA 18801


Attorney for Grantee

Record and Return to:

Zachary D. Morahan, Esquire
Coughlin & Gerhart, LLP
21-23 Public Avenue
Montrose, PA 18801



pennsylvania
DEPARTMENT OF REVENUE

Bureau of Individual Taxes
PO BOX 280603
Harrisburg, PA 17128-0603

REALTY TRANSFER TAX STATEMENT OF VALUE

See reverse for instructions.

RECORDER'S USE ONLY

State Tax Paid 2800.00
Book Number 201901276
Page Number
Date Recorded 2-12-2019

Complete each section and file in duplicate with Recorder of Deeds when (1) the full value/consideration is not set forth in the deed, (2) the deed is without consideration or by gift, or (3) a tax exemption is claimed. A Statement of Value is not required if the transfer is wholly exempt from tax based on family relationship or public utility easement. If more space is needed, attach additional sheets.

A. CORRESPONDENT - All inquiries may be directed to the following person:

Name: Zachary D. Morahan, Esquire Telephone Number: (570) 432-0046
Mailing Address: Coughlin & Gerhart, LLP - 21-23 Public Avenue City: Montrose State: PA ZIP Code: 18801

B. TRANSFER DATA

Grantor(s)/Lessor(s): Trehab
Mailing Address: 36 Public Avenue
City: Montrose State: PA ZIP Code: 18801

C. Date of Acceptance of Document

Grantee(s)/Lessee(s): Trehab Associates, Inc.
Mailing Address: 36 Public Avenue
City: Montrose State: PA ZIP Code: 18801

D. REAL ESTATE LOCATION

Street Address: 424 Main Street City, Township, Borough: Towanda
County: Bradford School District: Towanda Tax Parcel Number: 48-086.04-201-000-000 & 48-086.04-202-000-000

E. VALUATION DATA - WAS TRANSACTION PART OF AN ASSIGNMENT OR RELOCATION? ☐ Y ☒ N

1. Actual Cash Consideration 1.00	2. Other Consideration +0.00	3. Total Consideration = 0.00
4. County Assessed Value n/a	5. Common Level Ratio Factor X	6. Fair Market Value \$280,000.00 = SEE APPRAISAL ATTACHED

F. EXEMPTION DATA

1a. Amount of Exemption Claimed	1b. Percentage of Grantor's Interest in Real Estate 100%	1c. Percentage of Grantor's Interest Conveyed 100%
---------------------------------	---	---

Check Appropriate Box Below for Exemption Claimed.

- ☐ Will or intestate succession. _____ (Name of Decedent) _____ (Estate File Number)
- ☐ Transfer to a trust. (Attach complete copy of trust agreement identifying all beneficiaries.)
- ☐ Transfer from a trust. Date of transfer into the trust _____
If trust was amended attach a copy of original and amended trust.
- ☐ Transfer between principal and agent/straw party. (Attach complete copy of agency/straw party agreement.)
- ☐ Transfers to the commonwealth, the U.S. and instrumentalities by gift, dedication, condemnation or in lieu of condemnation. (If condemnation or in lieu of condemnation, attach copy of resolution.)
- ☐ Transfer from mortgagor to a holder of a mortgage in default. (Attach copy of mortgage and note/assignment.)
- ☐ Corrective or confirmatory deed. (Attach complete copy of the deed to be corrected or confirmed.)
- ☐ Statutory corporate consolidation, merger or division. (Attach copy of articles.)
- ☐ Other (Please explain exemption claimed.) _____

Under penalties of law, I declare that I have examined this statement, including accompanying information, and to the best of my knowledge and belief, it is true, correct and complete.

Signature of Correspondent or Responsible Party

Date

Zachary D. Morahan

2/7/19

FAILURE TO COMPLETE THIS FORM PROPERLY OR ATTACH REQUESTED DOCUMENTATION MAY RESULT IN THE RECORDER'S REFUSAL TO RECORD THE DEED.

REAL ESTATE APPRAISAL REPORT

CONGDON APPRAISAL LLC



424-428 Main Street, Borough of Towanda, Bradford County, PA

Engagement Letter Address: 428 Main Street, Towanda, PA 18848

Prepared For (Client):	Citizens & Northern Bank
Owner of Record:	The Citizens National Bank and Trust Company of Towanda
Tax Map Number:	48-086.04-202 and 48-086.4-201
Property Type:	Bank
Land Area:	0.29 acre
Improvements / Size:	11,263 square feet
Property Rights Appraised:	Fee simple
Marketing / Exposure Time:	Up to 12 months
Value of Non-Realty Included (pg. 49):	None
Extraordinary Assumptions (pg. 4):	None
Hypothetical Conditions (pg. 4):	None

As Is	
EFFECTIVE DATE:	June 28, 2017
COST APPROACH:	NA
INCOME CAPITALIZATION:	NA
SALES COMPARISON:	\$280,000
FINAL OPINION OF VALUE:	\$280,000
NON-REALTY INCLUDED:	FF&E <input type="checkbox"/> Intangibles <input type="checkbox"/>

This page is a summary of selected data from an appraisal report. It MUST NOT be relied upon without the attached 54-page appraisal report and addenda which provide critical supporting information.

PL

CONGDON APPRAISAL LLC

COMMERCIAL PROPERTIES – NEW YORK & PENNSYLVANIA
3644 Pheasant Lane, Endwell, NY, 13760
Phone 607-341-7911 Fax 607-565-0935

Matthew J. Congdon
matt@congdonappraisal.com

July 20, 2017

Prepared For:
Diana Carson
Citizens & Northern Bank
90-92 Main Street
Wellsboro, PA 16901

Prepared For:
Trehab, Inc.

Deliver To:
Citizens & Northern Bank
230 Railroad Street
Jersey Shore, PA 17740
Attention: Appraisal Department
appraisals@cnbankpa.com

According to our agreement, I have prepared a report of my opinion of the value (as defined) of:

424-428 Main Street, Borough of Towanda, Bradford County, PA

Engagement Letter Address: 428 Main Street, Towanda, PA 18848

The appraisal does not include any oil, gas, coal or subsurface mineral rights of any kind, but applies only to the real property interest and surface rights as described herein.

This attached 54-page report and addenda summarize my findings and opinions according to the terms of our agreement. This report is defined by the Uniform Standards of Professional Appraisal Practice (USPAP) Standards Rule 2-2 as an Appraisal Report – a moderate level of reporting detail and a summary of data analysis as distinguished from the more abbreviated Restricted Report. It was prepared according to my interpretation of the USPAP in effect on the date of preparation and the requirements of the Code of Professional Ethics and Standards of Professional Practice of the Appraisal Institute. The appraisal was intended to comply with The Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA) and Title XI Regulations as well as the client's specific requirements. The borrower is prohibited from relying on any contents of this appraisal for any other purpose.

My opinion of market value "as is", with an effective date of June 28, 2017 is **\$280,000**.

This report and the appraiser's work in connection with the assignment are subject to the limiting conditions and all other assumptions and conditions stated herein. Use of the appraisal by any party, regardless of whether such use is authorized or intended by the appraiser, constitutes acceptance of all such terms. To fully understand the property and this analysis, the reader is directed to the Special Assumptions & Conditions (page 4), the General Assumptions & Limiting Conditions (page 51) and the Certification (page 54) as well as the important information on page 1 describing the nature and contents of this report.

Sincerely,



Digitally signed by Matthew J. Congdon
DN: cn=Matthew J. Congdon,
o=Congdon Appraisal LLC, ou,
email=matt@congdonappraisal.com,
c=US
Date: 2017.07.20 16:08:58 -04'00'

Matthew J. Congdon
NY Certified General # 46000017862
PA Certified General # GA003755

pl