

Declaration Of Protective Covenants
Of
Saddle Rock Homeowner's
Association

October 12, 2001

This Declaration is made by the Homeowner's of Saddle Rock (Declarants) and is intended to repeal and replace all prior Declarations of Protective Covenants and Amendments thereto.

Recital

Whereas, a Declaration of Protective Covenants for Saddle Rock Subdivision was executed on May 21, 1993 and recorded in Record Book 700, page 340 in the Office of Recorder of Deeds for Centre County; and

Whereas, a prior Declaration of Protective Covenants was recorded on June 24, 1992, in Record Book 638, page 15, in the Office of Recorder of Deeds for Centre County; and

Whereas, Amendments were filed to these covenants in Record Book 645, page 904; Record Book 690, page 720; Record Book 700, page 340; and Record Book 710, page 944; and

Whereas, the Declarants desire to consolidate the various documents and make changes thereto.

This Declaration shall operate and be effective according to its terms regardless of whether it be deemed a restrictive covenant, or an imposition of personal obligations, or otherwise.

Accordingly, and intending to be legally bound hereby, and intending to bind all future owners of the aforesaid lots, Declarant hereby provides and declares as follows:

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The following words, when used in this Declaration or any Supplemental Declaration (unless the context shall prohibit) shall have the following meanings:

- (a) "Lot" shall mean and refer to any plot of land intended and subdivided for residential use, shown upon one of the recorded subdivision maps of the Saddle Rock Subdivision with the exception of the Common Area.
- (b) "Owner" shall mean and refer to the record owner, whether one or more persons or entities, of the fee simple title to any Lot but shall not mean or refer to any mortgagee or subsequent holder of a mortgage, unless and until such mortgagee or holder has acquired title pursuant to foreclosure or any proceeding in lieu of foreclosure.
- (c) "Properties" shall mean and refer to that certain real property hereinbefore described, and such additions thereto as may hereafter be brought within the jurisdiction of the Homeowner's Association.
- (d) "Common Area" shall mean all real property owned by the Homeowner's Association for the common use and enjoyment of the Owners.
- (e) "Declarant" shall mean and refer to the Homeowner's Association, its successors and assigns.
- (f) "Homeowner's Association" shall mean the governing body of the subdivision as further defined in the bylaws.

1. The lots shall be used for single-family residential purposes only. No lot may be further subdivided except for lot # 1, which may be subdivided by Declarant into a maximum of two lots. Lot consolidation shall be permitted subject to municipal regulations. No consolidation shall reduce the per lot assessment obligations contained herein.
2. No building or signs shall be erected, altered or placed on the premises herein conveyed until a complete set of site plans and specifications shall have been

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furnished to the Board of Directors of the Homeowner's Association, and such plans have been approved in writing. The Owner(s) agree(s) further that no changes shall be made in said site plans and specifications without the written consent of the Board of Directors of the Homeowner's Association nor shall any future additions be made to the building improvements placed on the premises without first securing the further written approval of the plans for said additions from the Board of Directors of the Homeowner's Association.

3. Dwellings must meet certain minimum and maximum size requirements. The minimum square footage shall be twenty-four hundred (2400) square feet and the maximum square footage shall be ten thousand (10,000) square feet. For purposes of this Declaration of Restrictive Covenants, "square footage" shall mean the area within a dwelling that, according to custom and usage in Centre County, Pennsylvania, is usable without supplemental heating or cooling for year around human habitation.
4. All dwellings must have a minimum of a two-car enclosed garage; no carports shall be permitted.
5. The lots shall be used for residential purposes only. No commercial utilization of the property or installation of a cemetery shall be permitted.
6. No residential trailers, doublewide homes, or mobile homes shall be permitted.
7. No outbuildings, barns, garden sheds, or similar structures shall be permitted until the design, location and construction materials have been submitted to the Board of Directors of the Homeowner's Association and approved in writing.
8. The building of any dwelling must be completed within eighteen (18) months from the commencement of construction.
9. No trailer or similar vehicle, boat, recreational vehicle, basement, tent, shack, garage, barn or other building of a temporary nature shall be constructed, place or allowed to remain on the premises, except as follows:

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Homeowner's may keep RV's, boats, trailers, and the like on their property only if the same are housed in a garage or other structure or are stored at the rear of the buildings on the lot and screened such that they are not visible from the street. Screened storage areas shall not be permitted unless first approved by the Design and Review Committee. All RV's, boats, trailers and the like must be properly licensed, have a current registration, and be actively used during a twelve (12) month period. RV's, boats, or trailers which are unlicensed, have an expired registration, or have not been moved for a twelve (12) month period must be removed from the lot by the 12th month of inactivity.

10. No pigpens, poultry houses, junk-yard or other offensive enclosures shall be kept or maintained upon the premises.
11. Horses may be kept or maintained on lots of ten (10) acres or more. No other animals, livestock or poultry of any kind shall be raised, bred or kept on any lots except that dogs, cats or other household pets may be kept provided they are not kept, bred or maintained for commercial purposes.
12. No sign of any kind shall be displayed to the public view on any lot except a sign of not more than five (5) square feet advertising the property for sale or rent, as well as a sign designating the name of the resident, house number or mailing address.
13. No antenna, including satellite dish antennas or any radio and telephone communication reception devices of any kind may be fastened to the exterior of the dwelling house or maintained on the property without first securing written approval from the Board of Directors of the Homeowner's Association, of the type and height of antenna structure, location on the premises and the appropriate screening required.
14. Fences shall be permitted for horses only provided written approval of the type; height, location and fencing materials shall be obtained from the Board of Directors of the Homeowner's Association. No above ground electrical fences shall be permitted.

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15. No abandoned, unlicensed or inoperable vehicles without a current inspection sticker shall be permitted to remain on any lot unless enclosed within a garage or similar structure.
16. Cutting of timber shall not be for commercial purposes, and at least fifty (50%) percent of existing timber may not be removed. In addition, because certain trees are an integral part of the environment, the tree lines identified in Exhibit A shall not be removed except to the extent required to allow for the construction of a driveway, or with prior written consent from the Board of Directors of the Saddle Rock Homeowners Association.
17. Every lot owner shall keep all grass and weeds on the lot mowed at least twice per growing season for a distance of not less than twenty (20) feet from the edge of all cart ways for the purpose of safely seeing oncoming traffic as well as for aesthetic reasons. The Association may choose to hire a person to mow the twenty (20) foot right-of-way if the homeowner does not mow the twenty (20) foot right-of-way.
18. Neither the Homeowner's Association, nor its successors or assigns, shall be liable in damages to anyone submitting any plans or requests for approval, or to any grantee or person affected by these Covenants by reason of mistake in judgment, negligence, or nonfeasance arising out of or in connection with the approval or disapproval or failure to approve any specifications, plans or requests. Every Grantee or person who submits any specifications, plans or requests to the Homeowner's Association, its successors or assigns, for approval agrees, by submission thereof and every Grantee or person or entities agrees by acquiring title to the subject premises, that he, she, or it will not bring any claim, action or suit to recover any such damages.
19. The Homeowner's Association, its successors or assigns, shall have the express power and the right to enjoin the construction of any structure or other improvement and the removal of any trees and to order the removal of any

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- structure or improvement on any lot where approval for the said construction, tree removal, or other improvement shall not have been obtained in strict compliance with the provisions of these Covenants as are available to the Homeowner's Association, its successors or assigns, in law or equity.
20. Every Grantee/Owner shall refrain from interference with natural drainage courses and swales in the subdivision.
21. Damage to any portion of any cart way easements or rights-of-way or curbing of the street, precipitated by the acts or omissions of any lot owner, shall be immediately corrected by such lot owner or owners in such manner to restore such easements or rights-of-way or curbing to its previous condition.
22. Every Owner shall have a right and easement of enjoyment in and to the Common Area which shall be appurtenant to and shall pass with the title to every lot, subject, to the following:
- (a) The right of the Homeowner's Association to dedicate or transfer all or any part of the Common Area to any public agency, authority, or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument signed by two-thirds (2/3) of all Homeowners Association Members agreeing to such dedication or transfer has been recorded.
23. Every owner of a lot, which is subject to assessment, shall be a member of the Homeowner's Association. Membership shall be appurtenant to and may not be separated from ownership of any lot, which is subject to assessment. Every owner of a lot shall be entitled to one vote for each lot owned.
24. Each Owner of any lot by acceptance of a deed therefore, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Homeowner's Association:
- (a) Annual assessments or charges; and

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(b) Special assessments for capital improvements, such assessments to be established and collected as hereinafter provided.

The annual and special assessments, together with interest, costs and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the each such assessment is made. Each such assessment, together with interest, costs, and reasonable attorney's fees, shall also be the personal obligation of the person who was the Owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successors in title unless expressly assumed by them.

25. The annual assessment shall be set each year at the annual membership meeting.

26. In addition to the annual assessments authorized above, the Homeowner's Association may levy, in any assessment year, a special assessment applicable to that year only for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair, or replacement of a capital improvement upon the Common Area, including fixtures and personal property related thereto, provided that any such assessment shall have the assent of two-thirds (2/3) of members who are voting in person or by proxy at a meeting duly called for this purpose.

27. Any action authorized hereunder shall be taken at a meeting called for that purpose, written notice of which shall be sent to all members not less than thirty (30) days nor more than sixty (60) days in advance of the meeting. The presence of members or of proxies entitled to cast two thirds (2/3) of all the votes of all Homeowner Association members shall constitute a quorum.

28. Both annual and special assessments must be fixed at a uniform rate for all lots and may be collected on a monthly basis.

29. Any assessment not paid within thirty (30) days after the due date shall incur a late fee of twenty (\$20.00) dollars or shall bear interest at a rate of six percent (6%) per annum, which ever is greater. The Homeowner's Association may bring

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an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments provided for herein by nonuse of the Common Area or abandonment of his lot.

30. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage. Sale or transfer of any lot shall not affect the assessment lien. However, the sale or transfer of any lot pursuant to mortgage foreclosure or any proceeding in lieu thereof shall extinguish the lien of such assessments as to payments, which became due prior to such sale or transfer. No sale or transfer shall relieve such lot from liability for any assessments thereafter becoming due or from the lien thereof.
31. The Homeowner's Association, or any Owner, shall have the right to enforce, by any proceeding at law or in equity, all restrictions, conditions, covenants, reservations, liens, and charges now or hereafter imposed by the provisions of this Declaration. Failure by the Homeowner's Association or by any Owner to enforce any covenant or restriction herein contained shall in no event be deemed a waiver of the right to do so thereafter. The expense of enforcement by the Homeowners Association shall be chargeable to the Owner of the Lot violating these covenants and restrictions and shall constitute a lien on the Lot, collectable in the same manner as assessments hereunder.
32. Invalidation of any one of these covenants or restrictions by judgment or court order shall in no wise affect any other provisions, which shall remain in full force and effect.
33. The covenants and restrictions of this Declaration shall run with and bind the land, for a term of twenty (20) years from the date this Declaration is recorded, after which time they shall be automatically extended for successive periods of ten (10) years. This Declaration may be amended during the first twenty (20) year period by an instrument signed by not less than ninety (90%) percent of the



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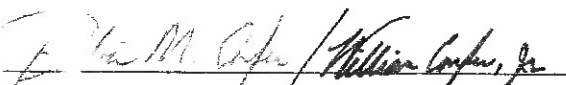
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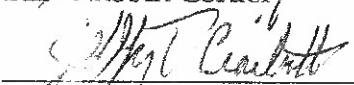

Lot Owners, and thereafter by an instrument signed by not less than seventy-five (75%) percent of the Lot Owners. Any amendment must be recorded.

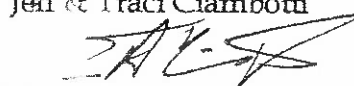

Declarant:

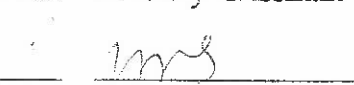
 
Tom Bradley & Kristin Sommer

 
Marvin & Eilene Blumenthal


Billy & Robin Confer

 
Jeff & Traci Ciambotti


 
Ellen & Penny Crissman

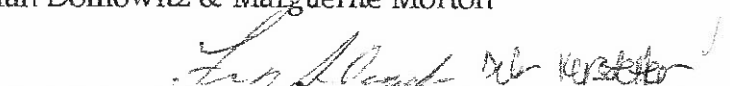

John Lopes & Mary Callahan


Bud & Anna Marie DiGiacomo


Ed & Teri Dare


Ruben & Janet Echemendia


Ian Domowitz & Marguerite Morton


Frank Guadagnolo & Deb Kerstetter

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Ari Geselowitz & Bettina Welz

Craig & Kate Kissell

Robert Hufnagel & Jacqueline Gaines

Aaron & Amber Kreig

Joe & Cindy Kolarik

Chuck LaCrosse & Jo Stead

Stewart & Dora Kurtz

Ray Luebbers & Mary Jo Luebbers

Spenser & Holly Lewis

Peter & Judy Lysaker

Peter & Melanie Lynch

Jeffery & Teresa Mayer

Chuck & Patty Maines

Lee & Grace Ormston

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A. Nabavi & Rosemary Blake Nabavi

Abdollah Nabavi & Rosemary Blake Nabavi

Eugene & Natalie Proch

Eugene & Natalie Proch

John & Roxanne Parrott

John & Roxanne Parrott

Roger & Debbie Rickard

Roger & Debbie Rickard

Ned & Caroline Pryor

Ned & Caroline Pryor

Bill & Rachel Smith

Bill & Rachel Smith

Paul H. Silvis

Paul H. Silvis

Stephen & Lisa Tingley

Stephen & Lisa Tingley

Dan Somers

Dan Somers

Alex & Ewa Wolszczan

Alex & Ewa Wolszczan

Richard & Frances Tutwiler

Richard & Frances Tutwiler

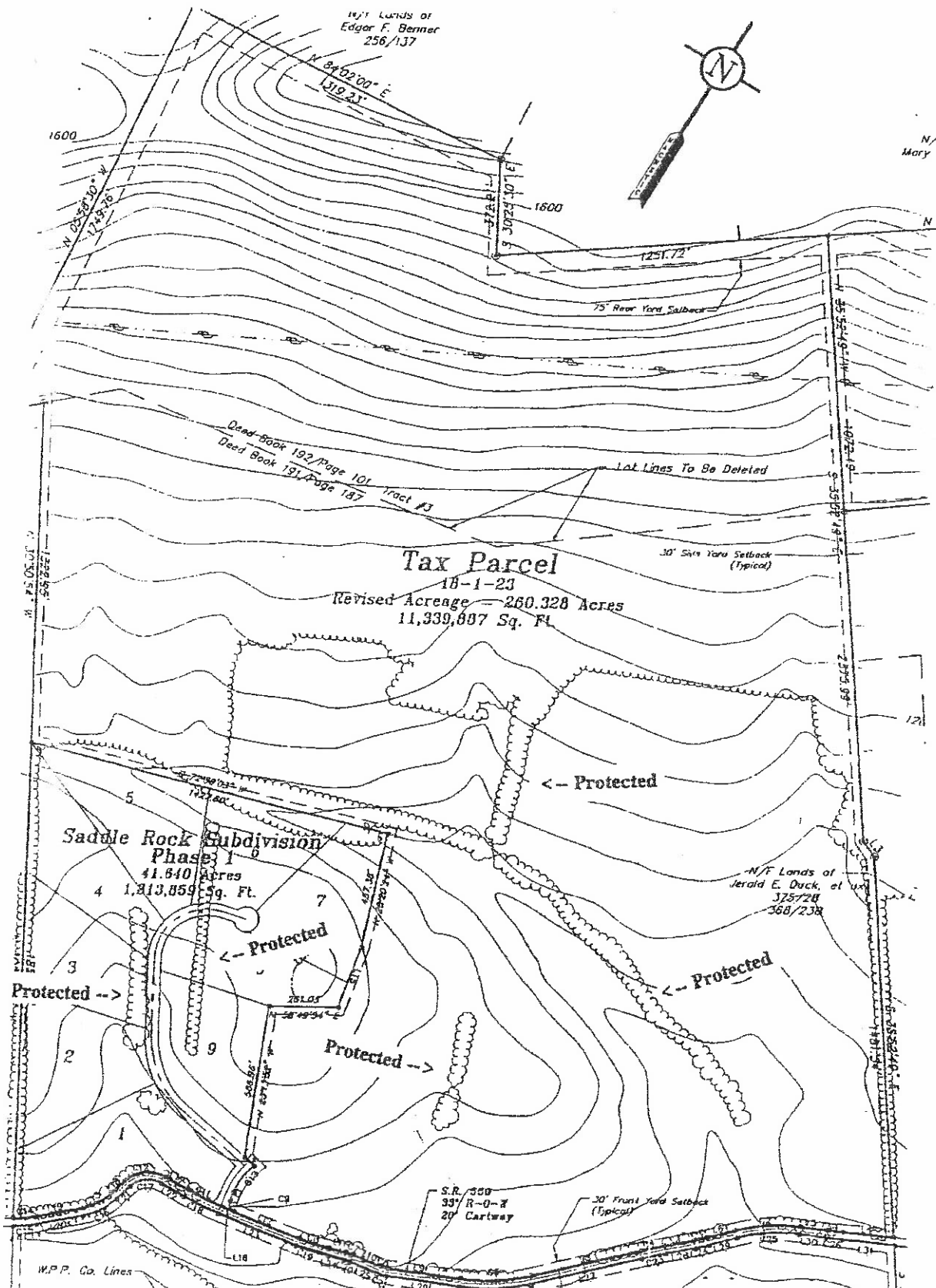
Kirby Young & Chris Turkey

Kirby Young & Chris Turkey

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Exhibit A - Protected Tree Lines



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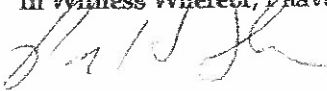
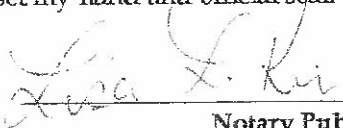
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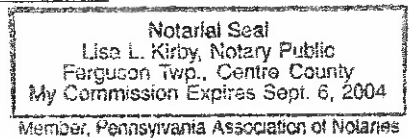
County of Centre)

On this, the 20th day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Paul H. [unclear] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

Notary Public



Commonwealth of Pennsylvania)

) ss:

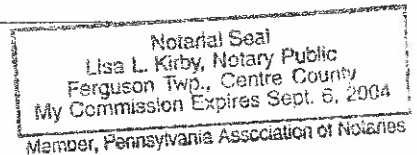
County of Centre)

On this, the 20th day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Robert M. Carter / William C. Carter known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



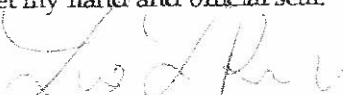
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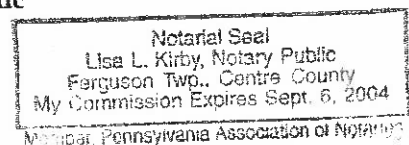
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Edward K. Davis and [unclear] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



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Commonwealth of Pennsylvania)

SS:

County of Centre

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Gina Jones ^{AKA Burt} known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

2024

Notary Public

Notarial Seal
Lisa L. Kirby, Notary Public
Ferguson Twp., Centre County
My Commission Expires Sept. 6, 2004
Member, Pennsylvania Association of Notaries

Commonwealth of Pennsylvania)

SS:

County of Centre

On this, the 20 day of March, 2001, before me, a Notary Public, the undersigned officer, personally appeared R. Lee Overton General Counsel, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

Free Ark

Notary Public

Notarial Seal
Lisa L. Kirby, Notary Public
Ferguson Twp., Centre County
My Commission Expires Sept. 8, 2004
Member, Pennsylvania Association of Notaries

Commonwealth of Pennsylvania)

) SS:

County of Centre

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Edward M. Hines known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

2000

Notary Public

Notarial Seal
Lisa L. Kirby, Notary Public
Ferguson Twp., Centre County
My Commission Expires Sept. 6, 2004
Member, Pennsylvania Association of Notaries

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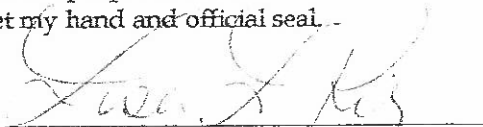
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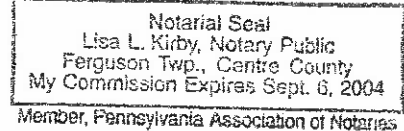
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Bull Smith Rachel Smith known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



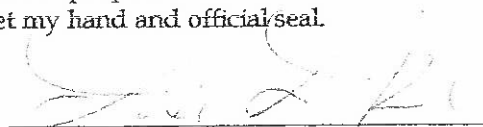
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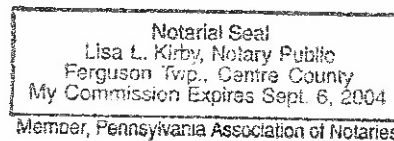
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared John P. Ferguson known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



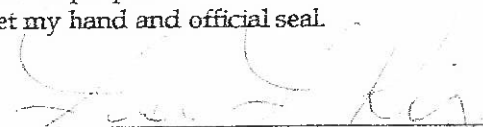
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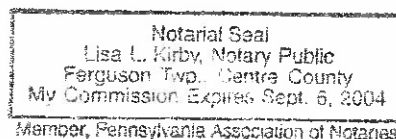
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared John P. Ferguson known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



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Commonwealth of Pennsylvania)

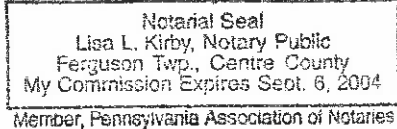
) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

[Signature]
Notary Public



Commonwealth of Pennsylvania)

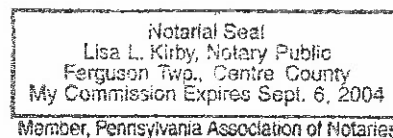
) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

[Signature]
Notary Public



Commonwealth of Pennsylvania)

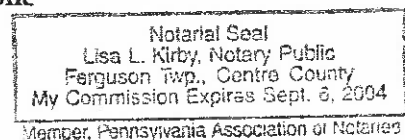
) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

[Signature]
Notary Public



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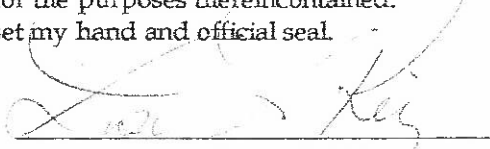
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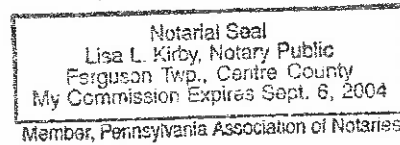
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Morton Blum known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



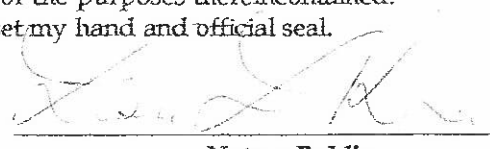
Commonwealth of Pennsylvania)

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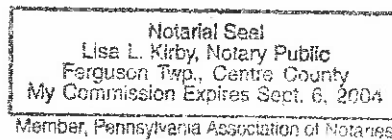
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Robert M. Coleman known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



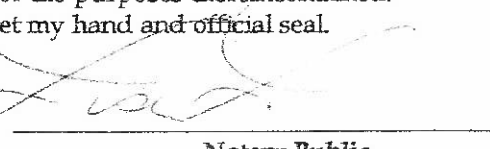
Commonwealth of Pennsylvania)

) ss:

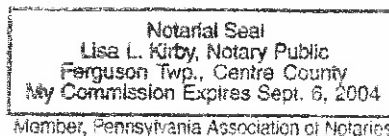
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Robert M. Coleman known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



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October 12, 2001

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Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes thereincontained.

In Witness Whereof, I have hereunto set my hand and official seal.

[Signature]

Notary Public

Notarial Seal
Lisa L. Kirby, Notary Public
Ferguson Twp., Centre County
My Commission Expires Sept. 8, 2004
Member, Pennsylvania Association of Notaries

Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes thereincontained.

In Witness Whereof, I have hereunto set my hand and official seal.

[Signature]

Notary Public

Notarial Seal
Lisa L. Kirby, Notary Public
Ferguson Twp., Centre County
My Commission Expires Sept. 8, 2004
Member, Pennsylvania Association of Notaries

Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes thereincontained.

In Witness Whereof, I have hereunto set my hand and official seal.

[Signature]

Notary Public

Notarial Seal
Lisa L. Kirby, Notary Public
Ferguson Twp., Centre County
My Commission Expires Sept. 8, 2004
Member, Pennsylvania Association of Notaries

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Commonwealth of Pennsylvania)

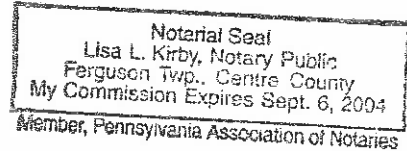
) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Mr. W. J. [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

[Signature]
Notary Public



Commonwealth of Pennsylvania)

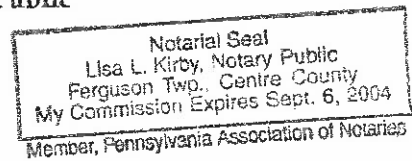
) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Mr. [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

[Signature]
Notary Public



Commonwealth of Pennsylvania)

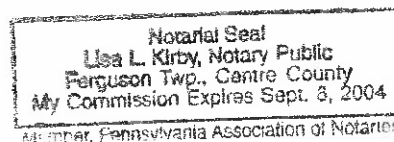
) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Mr. [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

[Signature]
Notary Public



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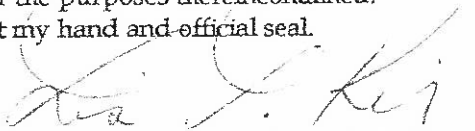
Commonwealth of Pennsylvania)

) ss:

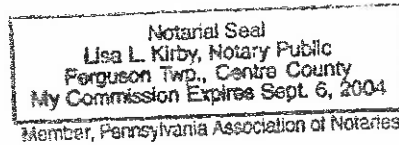
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared _____ known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



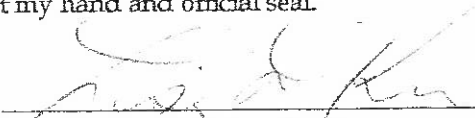
Commonwealth of Pennsylvania)

) ss:

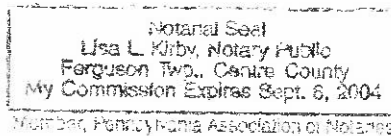
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Holly Thomas Spence known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



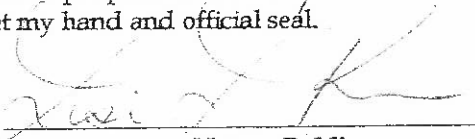
Commonwealth of Pennsylvania)

) ss:

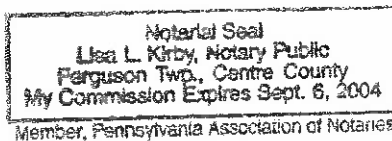
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Robert D. Dornier known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



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Commonwealth of Pennsylvania)

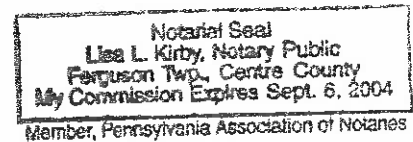
) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Wm. C. Smith Maria C. Smith known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

Lisa L. Kirby
Notary Public



Commonwealth of Pennsylvania)

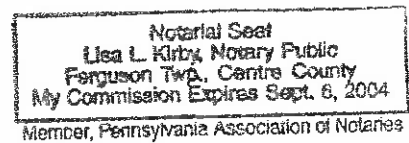
) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Dan R. Kirby known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

Lisa L. Kirby
Notary Public



Commonwealth of Pennsylvania)

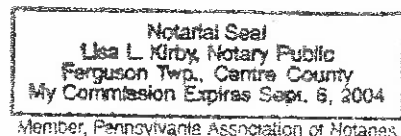
) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared Charles R. Kirby Jane Kirby known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

Lisa L. Kirby
Notary Public



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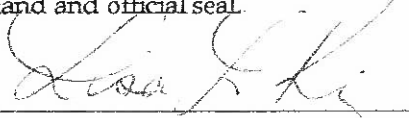
Commonwealth of Pennsylvania)

) ss:

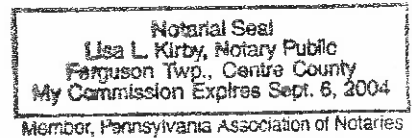
County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared John J. Saddle Rock known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes thereincontained.

In Witness Whereof, I have hereunto set my hand and official seal.



Notary Public



Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the _____ day of _____, 2001, before me, a Notary Public, the undersigned officer, personally appeared _____ known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes thereincontained.

In Witness Whereof, I have hereunto set my hand and official seal.

 Notary Public

Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the _____ day of _____, 2001, before me, a Notary Public, the undersigned officer, personally appeared _____ known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes thereincontained.

In Witness Whereof, I have hereunto set my hand and official seal.

 Notary Public

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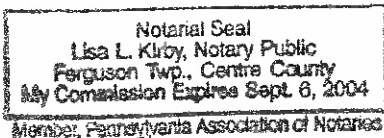
Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared G. T. Kall + Cindy Kolank known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



[Signature]
Notary Public

Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



[Signature]
Notary Public

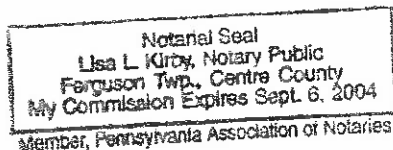
Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the 20 day of December, 2001, before me, a Notary Public, the undersigned officer, personally appeared [Signature] known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.



[Signature]
Notary Public

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Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the _____ day of _____, 2001, before me, a Notary Public, the undersigned officer, personally appeared _____ known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes thereincontained.

In Witness Whereof, I have hereunto set my hand and official seal.

 Notary Public

Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the _____ day of _____, 2001, before me, a Notary Public, the undersigned officer, personally appeared _____ known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes thereincontained.

In Witness Whereof, I have hereunto set my hand and official seal.

 Notary Public

Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the _____ day of _____, 2001, before me, a Notary Public, the undersigned officer, personally appeared _____ known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes thereincontained.

In Witness Whereof, I have hereunto set my hand and official seal.

 Notary Public

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Commonwealth of Pennsylvania)

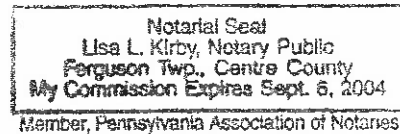
) ss:

County of Centre)

On this, the 19 day of November, 2001, before me, a Notary Public, the undersigned officer, personally appeared Michael J. Ferguson known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

Notary Public



Commonwealth of Pennsylvania)

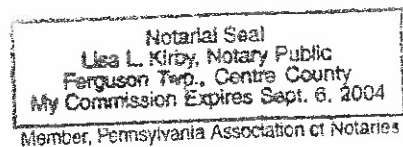
) ss:

County of Centre)

On this, the 23 day of November, 2001, before me, a Notary Public, the undersigned officer, personally appeared Michael J. Ferguson known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

Notary Public



Commonwealth of Pennsylvania)

) ss:

County of Centre)

On this, the 23 day of November, 2001, before me, a Notary Public, the undersigned officer, personally appeared Michael J. Ferguson known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she executed the same for the purposes therein contained.

In Witness Whereof, I have hereunto set my hand and official seal.

Notary Public

