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City of Philadelphia Department of Records

RECORDING INFORMATION SUMMARY (RIS)

The information provided by you will be relied upon by the Department of Records for examination and indexing purposes. If there is any conflict between the RIS and the attached document, the information on the RIS shall prevail for examination and indexing purposes.

RETURN DOCUMENT TO:

Name: Home Connects
 Address: 100 Lakeside Drive, Suite 100
Horsham, PA 19044
 Telephone: 888-489-4257

1. Type of Document:

- | | | |
|---|---|---|
| <input type="checkbox"/> Deed | <input checked="" type="checkbox"/> Mortgage | <input type="checkbox"/> Lease/Memorandum of Lease |
| <input type="checkbox"/> Sheriff's Deed | <input type="checkbox"/> Release of Mortgage | <input type="checkbox"/> Assignment of Lease & Rent |
| <input type="checkbox"/> Deed of Condemnation | <input type="checkbox"/> Assignment of Mortgage | <input type="checkbox"/> Easement |
| <input type="checkbox"/> Other Deed | <input type="checkbox"/> Satisfaction of Mortgage | <input type="checkbox"/> Other _____ (specify) |

2. Date of Document: 12 / 22 / 2003
 month day year

8127165798 pp

3. Grantor/Mortgagor/Assignor/Lessor/ (a.) Piller, Francis
 Other: _____
 (Last Name, First Name, Middle Initial) (b.) _____

☐ Additional names on Continuation Page of RIS

4. Grantee/Mortgagee/Assignee/Lessee/ (a.) Home Connects
 Other: _____
 (Last Name, First Name, Middle Initial) (b.) _____

☐ Additional names on Continuation Page of RIS

5. Property Address:

(a.) House No. & Street Name: 4167 Apple Street
 Condo Name(if applicable): _____ Unit # _____ Philadelphia, PA Zip Code: 19127
 BRT Account # (optional): _____ Parcel Identification Number (PIN) (optional): _____

☐ Additional addresses on Continuation Page of RIS

6. Grantee's Mailing Address (Deed Only):

(If Grantee is at a different address than the Property Address listed in Section 5, complete this section.)

Grantee or Designee Name: _____

House No. & Street Name: _____

City: _____ State: _____ Zip Code: _____

7. Recording Information to be Referenced. Mortgage to be released/satisfied/assigned/modified:

(a.) Name of Original Mortgagee: _____
 Recording Date of Original Mortgage: _____ / _____ / _____
 month day year

Recorder's Index Information
 of Original Mortgage:

Initials, Book and Page or Doc. ID#

☐ Additional references on Continuation Page of RIS

8.

Optional Information

☐ Consolidation ☐ Subdivision

Francis Piller

Grantor 'OR Name

'OR Telephone Number

'OR Signature



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This Document Recorded
 03/12/2004
 03:26PM

Doc Code: M Commissioner of Records, City of Philadelphia

Doc Id 50885990
 Receipt # 313910
 Rec Fee 69.50

Loan No.: 000654809232
Loan Product: Equity Line

OPEN END MORTGAGE THIS MORTGAGE SECURES FUTURE ADVANCES

MIN100037506548092320

THIS MORTGAGE, as amended and extended (*this "Mortgage"*) is signed to secure advances under a GMAC Mortgage Corporation DBA ditech.com Home Equity Line of Credit Agreement and Federal Truth in Lending Disclosure Statement (*the "Agreement"*); it is dated as of December 22, 2003, and is made by Francis Piller

who reside(s) at 4167 Apple Street, Philadelphia, PA 19127, as mortgagor(s), in favor of GMAC Mortgage Corporation DBA ditech.com, 3200 Park Center Dr. Suite 150, Costa Mesa, CA 92626, as mortgagee. Borrower irrevocably mortgages, grants, and conveys to the Mortgage Electronic Registration Systems Inc. PO Box 2026, MI 48501-2026 (MERS) acting solely as a nominee for Lender and Lender's successors and assigns.

Throughout this Mortgage, "we", "us" and "our" refer to mortgagor(s). "LENDER" refers to GMAC Mortgage Corporation DBA ditech.com or its assigns. The "Account" refers to the Home Equity line of credit account established by LENDER under the Agreement. "Borrower" refers to each person who signs the Agreement as borrower. The Agreement and this Mortgage, taken together, are called the "Credit Documents." "Signer" refers to any person (other than LENDER) who has signed a Credit Document.

DESCRIPTION OF SECURITY

By signing this Mortgage, we mortgage to MERS as nominee LENDER, subject to the terms of this Mortgage, (a) the real estate located at 4167 Apple Street, Philadelphia, County of Philadelphia, Commonwealth of Pennsylvania 19127- more fully described in Schedule A; (b) all buildings and other structures on the property; (c) all rights we may have in any road, alley, easement or license regarding the property or in any mineral, oil, gas or water which is part of the property; (d) all rents and royalties from the property; (e) all proceeds of any insurance on the property and all refunds of premiums on such insurance; (f) all proceeds of any taking (or threatened taking) of the property by any governmental authority; and (g) all fixtures on the property at any time (*collectively, the "Property"*).

The Property includes all rights and interests which we now have or which we may acquire in the future. For example, if the security mortgaged under this Mortgage is a leasehold estate and we subsequently acquire fee title to the Property, the rights and interests granted to MERS acting solely as a nominee for LENDER by this Mortgage will include the fee title that we acquire. In all events if this Mortgage is a first mortgage, and to the extent permitted by law if this Mortgage is a second mortgage, this Mortgage is also a security agreement under the Pennsylvania Uniform Commercial Code and we hereby grant MERS acting solely as a nominee for LENDER a security interest in the personal property described in (d) through (f) above.

SECURED OBLIGATIONS

THIS MORTGAGE SECURES FUTURE ADVANCES.

We have signed this Mortgage to secure payment to LENDER of up to \$ 36,000.00, plus accrued and unpaid FINANCE CHARGES and any other amounts due LENDER under the Agreement (*the "Total Balance Outstanding"*) and to secure performance by Borrower under the Agreement and our performance of the covenants of this Mortgage (*collectively, the "Secured Obligations"*).

I hereby certify that the precise address of LENDER is 3200 Park Center Dr. Suite 150, Costa Mesa, CA 92626



When recorded mail to
Home Connects
100 Lakeside Drive, Horsham, PA 19044

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PRIORITY OF ADVANCES

The lien of this Mortgage will attach on the date this Mortgage is recorded. The indebtedness evidenced by the Credit Documents is a revolving indebtedness. The Credit Documents provide that amounts may be advanced, repaid and readvanced from time to time in accordance with the terms and provisions of the Agreement. Accordingly, the aggregate advances during the term of the Credit Documents may exceed the Credit Limit. However, the Total Balance Outstanding less FINANCE CHARGES at any time (the "Earning Balance Outstanding") shall never exceed the Credit Limit, except for advances made to protect the lien of this Mortgage. We agree that the lien and security title of this Mortgage shall not be deemed released or extinguished by operation of law or implied intent of the parties if the Total Balance Outstanding is zero as of the date of this Mortgage or is from time to time reduced to zero by payments made to LENDER.

PROMISES AND DUTIES

We promise that, except for Permitted Liens: (a) we own the Property; (b) we have the right to mortgage the Property to LENDER; and (c) there are no outstanding claims or charges against the Property. The term "Permitted Lien" means (x) any mortgage, deed to secure debt or deed of trust ("security instrument") disclosed to LENDER by any Signer in applying for the Account, to the extent that the amount secured by such security instrument does not exceed the amount disclosed on such application; and (y) any liens, claims and restrictions of record that do not individually or collectively have a material adverse impact upon LENDER's security, the value of the Property or the Property's current use.

Each of us gives a general warranty of title to LENDER. This means that each of us will be fully responsible for any losses which LENDER suffers because someone has rights in the Property other than Permitted Liens. We promise that we will defend our ownership of the Property against any claims of such right.

We will neither take nor permit any action to partition, subdivide or change the condition of title to all or any part of the Property. We will not amend any Permitted Lien without LENDER's prior written consent.

CERTAIN PROVISIONS OF THE AGREEMENT

We understand that LENDER may, under certain circumstances set forth in the Agreement, cancel its obligation to make future advances and/or require repayment at once of the Total Balance Outstanding.

Under the Agreement, FINANCE CHARGES are based on the "prime rate" published in The Wall Street Journal or in certain circumstances the "prime rate" published in The New York Times or a similar index selected by LENDER. The rate of FINANCE CHARGES changes on a daily basis as the index or the amount outstanding under the Agreement increases or decreases. We understand that Borrower will not receive advance notice of such changes.

PROMISES AND AGREEMENTS

We agree with LENDER as follows:

1. **TIMELY PAYMENT.** Except as limited by paragraph 10 below, Borrower shall pay when due all sums owed LENDER under the Credit Documents.
2. **APPLICATION OF PAYMENTS.** All payments shall be applied by LENDER as set forth in the Agreement.
3. **MORTGAGES AND DEEDS OF TRUST; CHARGES; CLAIMS.** We shall make payments when due and perform all our obligations under any mortgage, deed of trust or other security agreement on the Property.

We shall pay or cause to be paid when due all taxes, assessments, maintenance charges or costs incurred for the protection of the Property or the lien of this Mortgage (collectively "Assessments"). Receipts evidencing such payments shall be delivered to LENDER upon its request. Except for Permitted Liens, we shall not allow any encumbrance, charge or lien on the Property to become prior to this Mortgage.

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4. HAZARD INSURANCE; GOVERNMENTAL TAKINGS.

(a) We shall, at our cost, keep all improvements on the Property insured against loss caused by hazards included in the term "extended coverage" or against loss by any other hazards LENDER may reasonably specify to be covered. Hazard insurance shall be in an amount equal to the lesser of (i) the full replacement cost of the building that is part of the Property or (ii) the amount of this Mortgage plus the total amount of all Permitted Liens. However, coverage will never be less than the amount necessary to satisfy any coinsurance requirement contained in the insurance policy.

We may choose the insurance company, subject to approval by LENDER which may not be unreasonably withheld. All insurance policies and renewals must be in a form acceptable to LENDER and must include a standard mortgagee clause in favor of LENDER. LENDER shall have the right to hold the policies and renewals, subject to the terms of any Permitted Liens. If we pay the premiums directly, we shall provide LENDER with all renewal notices and, if requested by LENDER, all receipts for premiums. If policies and renewals are held by any other person, we shall supply copies of them to LENDER within ten calendar days after they are issued.

In the event of loss, we shall give prompt notice to the insurance company and LENDER. LENDER may file a proof of loss if we fail to do so promptly.

(b) The proceeds of any taking or threatened taking of the Property by a governmental authority shall be paid to LENDER, subject to any Permitted Liens. We shall give LENDER notice of any such threatened taking and sign all documents required to carry out this paragraph 4. No settlement relating to such a taking or threatened taking may be made without LENDER's prior written approval which shall not be unreasonably withheld.

(c) Subject to the terms of any Permitted Lien, LENDER may elect that the proceeds of any insurance or condemnation (after payment of all reasonable costs, expenses and attorneys' fees paid or incurred by LENDER and us) shall be applied to pay the Secured Obligations, to repair or reconstruct the Property, and/or pay us for our loss. In the event that such proceeds are not used entirely for repair and reconstruction, we shall provide LENDER with a new appraisal or valuation of the Property, conducted by a person or entity and in a form reasonably acceptable to LENDER, unless LENDER waives this requirement in writing. The receipt of proceeds shall not cure or waive any default or notice of default under this Mortgage or invalidate any act done pursuant to such notice.

If the Property is abandoned by us, or if we fail to respond to LENDER in writing within 30 calendar days from the date notice of a proposed insurance or condemnation settlement is given to us, LENDER may settle the claim, collect the proceeds and apply them as set forth above.

If the Property is acquired by LENDER, all of our right, title and interest in and to any insurance or condemnation proceeds shall become the property of LENDER to the extent of the sums secured by this

5. MAINTENANCE OF THE PROPERTY; LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS. We shall use, improve and maintain the Property in compliance with law; keep the Property in good repair and pay when due all repair costs; prevent waste, impairment and/or deterioration of the Property; and comply with the provisions of any lease of the Property.

If the Property is part of a condominium project or a planned unit development, we shall promptly perform all of our obligations under the governing documents of the project or development.

6. PROTECTION OF LENDER SECURITY. We shall appear in and defend any action or proceeding which may affect the security of LENDER under this Mortgage or result in a violation of paragraph 3 above. If such an action is filed, we violate this Mortgage or Borrowers violate the Agreement, then LENDER may disburse funds and do whatever it believes necessary to protect the security of this Mortgage. In doing so, LENDER shall give us notice but it need not make demand or release us from any obligation.

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To the extent permitted by law, any amounts paid by LENDER under this paragraph 6, including any amounts advances for the payment of Assessments, insurance premiums, or expenses incurred by LENDER by reason of default by any Mortgagor under the Mortgage with FINANCE CHARGES at the variable rate in effect under the Agreement, shall be paid by us upon demand. Until paid by us, such amounts are secured by this Mortgage. LENDER is not required to incur any expense or take any action under this Mortgage and no action taken shall

7. INSPECTION. Representatives of LENDER may inspect the Property from time to time. Except in an emergency, LENDER must first give notice specifying reasonable cause for the inspection.

8. FINANCE CHARGES AFTER END OF ACCOUNT AND/OR JUDGMENT. To the extent permitted by law, we agree that FINANCE CHARGES after the end of the Account and/or after a judgment is entered shall continue to accrue at the rates and in the manner specified in the Agreement.

9. OUR CONTINUING DUTIES AND LENDER'S RIGHTS; SURRENDERS OF RIGHTS. To the extent permitted by law, for ourselves and our successors, we hereby surrender the benefit of all homestead, dower, curtesy, appraisement, valuation, redemption, reinstatement, stay, extension, exemption and moratorium laws now existing or hereafter enacted and any right to have the Property marshalled upon any foreclosure. This surrender does not extend to any rights we may have under the Pennsylvania Loan Interest and Protection Law or the Pennsylvania Secondary Mortgage Loan Act. We further agree that any court having jurisdiction to foreclose may order the Property sold as an entirety.

No surrender of any LENDER right under the Credit Documents shall release or limit our liability. Borrower's liability or that of any person who subsequently becomes subject to our duties or Borrower's duties (a "successor"), nor shall any such surrender affect the claim or priority of this Mortgage. LENDER shall not be required to start proceedings against any successor or modify payment terms by reason of any demand made by us or any successor.

No LENDER act or failure to act shall constitute a surrender of any right under this Mortgage. All surrenders of rights must be in writing and signed by LENDER; they shall apply only to the extent and with respect to the event specified in the writing. Obtaining insurance, or paying taxes or other claims or charges shall not be a surrender of LENDER's right to demand payment at once of the sums secured by this Mortgage in the event of a default under the Credit Documents.

10. SUCCESSORS AND ASSIGNS; JOINT AND SEVERAL LIABILITY; CO-SIGNERS. This Mortgage shall bind us and our respective successors and assigns for the benefit of LENDER and any persons or entities that subsequently become entitled to LENDER's rights. All agreements made by us or any successor or assign are "joint and several," which means that they may be enforced against each of us or any successor or

Any Signer who does not sign the Agreement (a) is co-signing only to mortgage that person's interest in the Property and to release all marital rights in the Property, (b) is not personally liable under the Credit Documents, and (c) agrees that LENDER and any Signer may modify either Credit Document, without consent and without modifying their interests under this Mortgage.

11. NOTICES. All notices shall be in writing. Except where applicable law requires otherwise:

(a) LENDER notices shall be hand delivered or mailed by first class, registered or certified mail to the address of the Property or to such other address specified by the addressee in a written notice given to LENDER. Any LENDER notice shall be considered given on the day it is deposited in the U.S. mail or is hand-delivered.

(b) Our notices shall be mailed to LENDER by first class, registered or certified mail to the address for such notices specified on our most recent monthly statement under the Agreement or to such other address specified by LENDER in a written notice given to us. Any such notice shall be considered given on the day it is received by LENDER.

12. GOVERNING LAW. This Mortgage will be governed by federal and Pennsylvania law. If any provision is invalid, illegal, or unenforceable, this Mortgage shall be interpreted as if such provision had never

Initial 



13. COPIES. We shall receive copies of the Credit Documents and any other documents we sign at the time they are signed or after this Mortgage is recorded.

14. EXERCISING REMEDIES. LENDER may exercise all of the rights and remedies provided by the Credit Documents or law, and any of these rights and remedies may be exercised individually or together, once or a number of times. The parties to this document are subject to the provision for Arbitration as set forth in the Agreement which is incorporated by reference as if set forth at length herein.

15. EVENTS OF DEFAULT.

(a) The events set forth in paragraph 15(b) are Events of Default if and when LENDER gives any Signer notice of default. We agree to notify LENDER promptly upon the happening of any event that would be an Event of Default under either Credit Document upon the giving of notice by LENDER.

(b) After giving notice of default, LENDER may end the Account and/or demand repayment at once of the Total Balance Outstanding in any of the following events:

- (i) There has been fraud or material misrepresentation by any Signer in connection with the Account;
- (ii) Borrowers have failed to meet the repayment terms of the Agreement for any amount outstanding; or
- (iii) Any action or inaction by any Signer has adversely affected the Property or any right of LENDER in the Property; to the extent permitted by law, this will include, but not be limited to, any Signer (or any legal representative or successor of any Signer) agreeing to sell, transfer or assign or selling, transferring or assigning any interest in the Property, without the prior written consent of LENDER.

(c) Notwithstanding any language in this Mortgage to the contrary, LENDER will not give notice of default unless permitted by applicable law and LENDER will give us any grace period, right to cure and/or reinstatement right required by applicable law. This paragraph 15 is intended to give LENDER all rights permitted by applicable law.

16. REMEDIES. IF BORROWERS DO NOT REPAY AT ONCE THE TOTAL BALANCE OUTSTANDING WHEN DUE, LENDER MAY EXERCISE ANY REMEDY AVAILABLE TO IT UNDER APPLICABLE LAW, INCLUDING FORECLOSURE.

17. APPOINTMENT OF RECEIVER. Upon an Event of a Default or our failure to pay taxes assessed against the Property and/or insurance premiums on the Property (which we agree shall constitute waste), LENDER shall be entitled to the appointment of a receiver if permitted by law.

18. SATISFACTION OF MORTGAGE. Upon payment and discharge of all sums secured by this Mortgage and termination of the Account, this Mortgage shall be void and LENDER shall (a) satisfy this Mortgage, (b) mark the Agreement "paid in full" or "canceled" and return it to us, and (c) file a discharge or release.

19. REQUEST FOR NOTICES. LENDER requests that copies of notices of default, sale and foreclosure from the holder of any claim which has priority over this Mortgage and copies of any Notices under Section 8143 of title 42 of the Pennsylvania Consolidated Statutes be sent to LENDER at 3200 Park Center Dr. Suite 150, Costa Mesa, CA 92626 .

20. EXHIBITS, SCHEDULES AND RIDERS, ETC. The terms of any Exhibit, Schedule or Rider attached to this Mortgage or executed and recorded with this Mortgage shall be treated as if fully set forth in this Mortgage. All of the terms of the Agreement are made part of this Mortgage.

21. TIME OF ESSENCE. Time is of the essence in this Mortgage.

22. ACTUAL KNOWLEDGE. For purposes of the Credit Documents, LENDER shall not be deemed to have actual knowledge of any fact until it actually receives notice as set forth in paragraph 11 or until it receives written notice thereof from a source LENDER reasonably believes to be reliable. The date of receipt shall be determined by reference to the "Received" date stamped on such written notice by LENDER or its agent.

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23. EXPENSES OF LITIGATION. To the extent authorized by law, we shall pay LENDER its attorneys' fees in the event LENDER must refer the Account for collection. We shall also pay LENDER, to the extent authorized by law, any additional expenses incurred in the sale of the Property in foreclosure proceedings or upon the entry of a judgment. Until paid by us all such amounts provided for in this Paragraph 23 are secured by this Mortgage.

24. CAPTIONS; GENDER; ETC. The headings in this Mortgage are not to be used to interpret or define its provisions. In this Mortgage, the masculine gender includes the feminine and/or neuter, singular numbers include the plurals, and plurals include the singular.

25. ASSIGNMENT OF RENTS; RECEIVERS; LENDER POSSESSION OF THE PROPERTY. As additional security, we hereby assign to LENDER any rents due on the Property after an Event of Default or abandonment of the Property. In any action to foreclose this Mortgage, LENDER shall be entitled to the appointment of a receiver.

If an Event of Default occurs or we abandon the Property, LENDER, without notice, may enter upon, take possession of, and manage the Property. LENDER may then collect or sue in its own name for any rents due on the Property. All rents so collected shall be applied first to payment of the reasonable costs of operation and management of the Property (such as collection costs, receiver's fees, bond premiums and attorneys' fees) and then to the Total Balance Outstanding. LENDER and the receiver must account only for rents actually received.

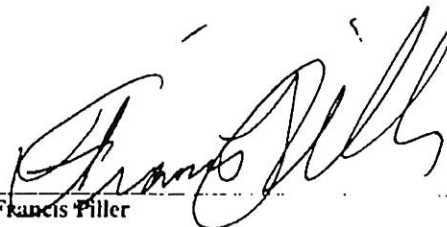
Acts taken by LENDER under this paragraph 25 shall not cure or waive any Event of Default or invalidate any act done pursuant to notice of default.

We will not, without the written consent of LENDER, receive or collect rent from any tenant on the Property more than one month in advance. Upon an Event of Default, we will pay monthly in advance to LENDER or any receiver the fair and reasonable rental value of the Property or that part of the Property in our possession. If we fail to pay such rent, we will vacate and surrender the Property to LENDER or to such receiver. We may be evicted by summary proceedings.

26. MERS. Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Mortgage, but, if necessary to comply with local law or custom MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of these interests, including, but not limited to, the right to foreclose and sell the property; and to take any action required of Lender including but not limited to, releasing and canceling this Mortgage.

By signing this Mortgage, we agree to all of the above.

WITNESSES:


Francis Miller

I hereby certify that the precise address of **GMAC Mortgage Corporation DBA ditech.com** (Mortgagee) is **3200 Park Center Dr. Suite 150, Costa Mesa, CA 92626**. On behalf of the Mortgagee:

By:

Jane Gibb

Title: Processor



THIS INSTRUMENT PREPARED BY:
Jane Gibb

MORTGAGE

BETWEEN

AND

GMAC Mortgage Corporation DBA ditech.com

Recorded At Request of
GMAC Mortgage Corporation DBA ditech.com

RETURN BY MAIL TO:
GMAC Mortgage Corporation DBA ditech.com
3200 Park Center Dr. Suite 150, Costa Mesa, CA 92626

RESERVE THIS SPACE FOR USE OF RECORDING OFFICE



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EXHIBIT A

ALL THAT PARCEL OF LAND IN THE CITY OF PHILADELPHIA, PHILADELPHIA COUNTY, COMMONWEALTH OF PENNSYLVANIA, AS MORE FULLY DESCRIBED IN DEED DOC # 5027, PAGE 5070, BEING KNOWN AND DESIGNATED AS LOT 91 N 18, BLOCK 24, SECTION 21ST WARD, FURTHER DESCRIBED AS ALL THAT CERTAIN LOT OR PIECE OF GROUND WITH THE MESSUAGE OR TENEMENT THEREON ERECTED, DESCRIBED ACCORDING TO A SURVEY AND PLAN THEREOF MADE BY JOHN H. LOVERING, ESQUIRE, LATE SURVEYOR AND REGULATOR OF THE EIGHT SURVEY DISTRICT OF PHILADELPHIA; SITUATE ON THE NORTHEASTERLY SIDE OF APPLE STREET AT THE DISTANCE OF SIXTY FEET AND ONE-HALF OF AN INCH SOUTHEASTWARDLY FROM THE SOUTHEASTERLY SIDE OF PENSDALE STREET IN THE TWENTY-FIRST WARD OF THE CITY OF PHILADELPHIA AFORESAID, CONTAINING IN FRONT OR BREADTH ON THE SAID NORTHEASTERLY SIDE OF APPLE STREET FORTY-FOUR FEET, EIGHT AND ONE-HALF INCHES AND EXTENDING IN LENGTH OR DEPTH NORTHEASTWARDLY BETWEEN PARALLEL LINES AT RIGHT ANGLES WITH THE SAID APPLE STREET SEVENTY-THREE FEET ELEVEN AND THREE-FOURTHS INCHES TO A CERTAIN FOUR FEET, SIX INCHES WIDE ALLEY EXTENDING INTO SAID PENSDALE STREET. BEING KNOWN AS NO. 4167 APPLE STREET.

DEED FROM ANN E. KUHNEN-PRESS F/N/A AND ANN E. KUHNEN AS SET FORTH IN DEED DOC # 5027, PAGE 5070 DATED 06/13/2001 AND RECORDED 06/18/2001, PHILADELPHIA COUNTY RECORDS, COMMONWEALTH OF PENNSYLVANIA.

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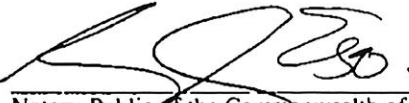
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COMMONWEALTH OF PENNSYLVANIA : SS

COUNTY OF

Philadelphia

On this, the 22nd day of December, 2003, before me, a Notary
Public of the Commonwealth of Pennsylvania, personally appeared
Francis Piller
who, I am satisfied, is ~~the~~ the person who executed the foregoing instrument, and
thereupon ~~he~~ acknowledged that ~~he~~ signed, sealed and delivered the same as ~~his~~ act and
deed.



Notary Public of the Commonwealth of Pennsylvania

My Commission Expires:

MARVIE A. GREENBERG
ATTORNEY AT LAW
STATE OF PENNSYLVANIA



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PROOF OF EXECUTION BY ATTORNEY AT LAW

State of

PA

County of

Philadelphia

On this, the 22nd day of December 2003, before me,
Linda A. Knellinger the undersigned officer, personally appeared,
Marnie A. Greenberg known to me (or satisfactorily proven) to be a
member of the highest court of said state and a subscribing witness to the within
instrument, and certified that ~~he~~ she was personally present when
Francis Piller, whose name ~~is~~ is, subscribed to
the within instrument executed the same, and that said person ~~he~~ she acknowledged that
~~he/she/they~~ executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.

Linda A. Knellinger
Signature

Title of Officer

My Commission Expires

Date



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POE