

*CHAM -
LOOK OVER -
FROM JOESAP*

EVALUATION OF REAL PROPERTY

*WAREHOUSE - 93061.00
MAGN. - 353233.00
446,894*

LOCATED AT

410 Center St
Johnsonburg, PA 15845

FOR

Northwest Bank
100 Liberty Street
Warren, PA 16365

OPINION OF VALUE

\$446,894

AS OF

05/24/2017

BY

Seth C. Pattison
Northwest Bank
Appraisal Department
101 W. Spring St.
Titusville, Pennsylvania 16354
seth.pattison@northwest.com

Northwest Bank
Appraisal Department
101 West Spring Street
Titusville, Pennsylvania 16354

06/08/2017

Northwest Bank
100 Liberty Street
Warren, PA 16365

Re: Property: 410 Center St
Johnsonburg, PA 15845
Borrower: Roy B. Constable Stores, Inc.
File No.: 8375087148

Opinion of Value: \$446,894
Effective Date: 05/24/2017

In accordance with your request, I have completed an evaluation on the above referenced property. The report of that evaluation is attached.

The purpose of the evaluation is to develop an opinion of market value by using the assessed value for the property described in this evaluation report.

This report is based on a physical viewing of the property by a third party, description of the neighborhood, and description of local market conditions. The evaluation was developed and the report was prepared in accordance with the evaluation content requirements of FIRREA.

The opinion of value reported above is as of the stated evaluation date. Refer to the Scope of Work and Certification attached.

Sincerely,



Seth C. Pattison
License or Certification #: LAT000581
State: PA Expires: 06/30/2019
seth.pattison@northwest.com

Northwest Savings Bank (814) 726-2140
Real Estate Evaluation

Appraisal Report

ASSIGNMENT INFORMATION

File Number	8375087148	Broker	Roy B. Constable Stores, Inc.
Property Owner	Roy B. Constable Stores, Inc.	Property Name	
Property Address	410 Center St	City	Johnsonburg
State	PA	Zip Code	15845
		County	Elk
Client Name	Northwest Bank		
Client Address	100 Liberty Street, Warren, PA 16365		

ASSESSED VALUE (TAXES AND FEES)

Assessor's Parcel Number(s)	Land	Improvements	Total	Taxes	Special Assessments	Tax Year
See attached parcels	\$ 11,500	\$ 183,650	\$ 195,150	\$	\$ 0	

MARKET AREA DESCRIPTION

Neighborhood Maintenance Levels: Excellent Good Average Fair Poor

Demand/Supply: In Balance Oversupply Shortage of Available Properties

Overall Real Estate Values: Increasing Stable Slow Decline Rapid Decline (comment below)

Comment on the significant factors in the area and neighborhood that affect the value and/or marketability of the subject: Location of subject is urban
 Located in the City of Johnsonburg.

SUBJECT DESCRIPTION

Sources for Subject Site and Improvement Data (Check all that apply):
 Public Records Prior Appraisal Third Party Collector Exterior Inspected by Preparer Interior Inspected by Preparer

Property Type: Office Retail Industrial Residential Vacant Site Agricultural Other (Describe Other)

Site Size: 11.5 x IRR; 100' x IRR; 54.3' x IRR; 30' x 89.9'; 184.9' x IRR. Number of Parcels Included in Site: 5

Legal Zoning Classification: Comm Dist. Zoning Compliance: Legal Legal Non-Conforming (grandfathered) Illegal

Size of Buildings: Square Footage (if applicable): 5,040 sf; 4,539 sf; 2,136 sf; 6,708 sf; 2,728 sf

Year Built: 1900-1989. Year Renovated: Unknown. Number of Units: 1. Number of Stories: 1. Occupancy %: 100

Exterior Finish: Brck. Overall Condition: Good Average Fair Poor

Basement Square Footage: Unknown. Basement Finish Percentage: 50%. Parking: Off-Street

Current and Anticipated Use of Subject: Current and anticipated use of subject is a furniture and flooring store.

Note any known hazards, adverse easements or encroachments, or condition issues, etc.: Zoning Source: City of Johnsonburg.

VALIDATION OF TAX ASSESSMENT OR PRIOR APPRAISED VALUE

Indicated Value Estimate: \$446,894. Value Based On: Tax Assessment Prior Appraisal

Current Effective Valuation Date: 05/24/2017. Interest Valued: Fee Simple Estate

Identify any Personal Property included in the value estimate (if applicable): Personal property is not included.

This estimate of value is subject to the following Extraordinary Assumptions or Hypothetical Conditions: All information supplied by third parties and court house is deemed to be correct.

I have examined sufficient subject property information, as well as supporting market data to conclude that the subject's indicated value, as per the above noted document, appears to be fair, or below current market value levels.

After examining the subject property information and current market data, I recommend a more thorough evaluation, or a new appraisal. The indicated value appears high and may put the bank at risk.

SUPPORTING MARKET DATA

Comp Address	Date of Sale	Sales Price	Building Size	Site Size	Price per Sq Ft
		\$			\$
		\$			\$
		\$			\$
		\$			\$
		\$			\$

Supporting Market Data Comments: According to courthouse records, the subject has not been sold or transferred within the prior three year.

Value Calculation: \$195,150 x 2.29 (Common Level Ratio): \$446,894

EVALUATION SCOPE, LIMITING CONDITIONS, ASSUMPTIONS, AND CERTIFICATION

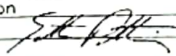
Purpose. To determine whether the use of a tax assessment or prior appraised value is safe for lending. This report is intended to comply with the interagency guidelines set forth for real estate evaluations. This assignment is limited in scope and is intended to be used by the named client only. This report should not be construed as an appraisal.

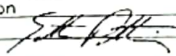
Market Value Defined. The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash or U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

Assumptions and Limiting Conditions: No responsibility is assumed for legal or title considerations. The information furnished by others is believed to be reliable; however, no warranty is given for its accuracy. Any plat, drawings, or illustrative material in this report is included only to assist the reader in visualizing the property. No guarantee as to accuracy is expressed or implied. It is assumed that there are no conditions of the property, subsoil, or structures that render it more or less valuable. No responsibility is assumed for such conditions or for arranging for engineering studies that may be required to discover them. The preparer is not qualified to detect hazardous waste and/or toxic materials. It is assumed that all applicable zoning and use regulations and restrictions have been complied with, unless nonconformity has been stated, defined, and considered in this report. It is assumed that the utilization of the land and improvements is within the boundaries or property lines of the property described and that there is no encroachment or trespass unless otherwise stated in this report. The subject property's estimate of value is made without a specific compliance survey having been conducted to determine if the property is, or is not, in conformance with the requirements of the Americans with Disabilities Act. The presence of barriers that would restrict access by disabled individuals may adversely affect the property's value, marketability, or utility.

Certification. I have no present or prospective interest or bias in the property that is the subject of this report, and no personal interest or bias with respect to the parties involved. My compensation is not based on the development of a predetermined value, or direction in value that favors the cause of the client or appraiser.

Preparer's Name: Seth C. Pattison

Preparer's Address: 

Preparer's Signature:  Date of Signature: 06/08/2017

Supplemental Addendum

File No. 8375087148

Borrower	Roy B. Constable Stores, Inc.		
Property Address	410 Center St		
City	County	State	Zip Code
Johnsonburg	Elk	PA	15845
Lender/Client	Northwest Bank		

Parcels & Assessed Values

<u>Parcel Number</u>	<u>Land</u>	<u>Improvements</u>	<u>Total</u>
11-12-110-5458	\$5,000	\$35,900	\$40,900
11-12-110-2722	\$3,400	\$53,900 - <i>NEW</i>	\$57,300
11-12-110-2485	\$1,700	\$78,800 - <i>NEW</i>	\$80,500
11-12-110-2728	\$1,050	\$15,050 - <i>MAR 2011</i>	\$16,100
11-12-110-2716	\$350	\$0 - <i>NEW</i>	\$350
TOTAL:	\$11,500	\$183,650	\$195,150

93,200
100,000
100,000

Supplemental Addendum

File No. 8375087148

Borrower	Roy B. Constable Stores, Inc.						
Property Address	410 Center St						
City	Johnsonburg	County	Elk	State	PA	Zip Code	15845
Lender Client	Northwest Bank						

Evaluation Scope of Work

- Identification of the property
- Description of the property in its current condition by evaluating pictures and information provided by a 3rd party.
- Perform an analysis to value the property using 3rd party information
- Sales history for at least the past three years
- Estimate of the property's market value using the assessed value of the property and reporting its condition, use, and zoning as of the evaluation date
- Inspection of the property with photographs
- Consider supplemental information to value the property
- Description of the neighborhood and local market conditions using 3rd party information.
- Analyze tax assessment information including land and improvement assessment.
- Determine the flood zone

Additional Scope of Work

- The client for this evaluation is Northwest Bank. This evaluation is not to be used or relied on by any other user whatsoever.
- The intended user of this evaluation and its conclusions is Northwest Bank.
- The intended use is for a possible lending decision.
- The purpose of this evaluation is to determine the market value of the subject property in conformance with the evaluation standards of FIRREA.
- This evaluation is conducted in the context of market conditions as of the evaluation date.
- This evaluation report must not be considered to be equal to an appraisal as the extent and level of research is not equal to the level conducted for an appraisal.
- The information furnished by others is believed to be reliable; however, no warranty is given for its accuracy.

Competency and Independence

I certify that:

- I possess the requisite education, expertise, and experience to competently complete this assignment; and,
- I am independent of the loan production area of Northwest Bank and have no direct, indirect, or prospective interest, financial or otherwise, in the property or transaction; and,
- I am capable of rendering an unbiased opinion.

DEPARTMENT OF HOMELAND SECURITY
 FEDERAL EMERGENCY MANAGEMENT AGENCY
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

See The Attached
 Instructions

O.M.B. No. 1660-0040
 Expires May 30, 2015

SECTION I - LOAN INFORMATION				
1. LENDER NAME AND ADDRESS Northwest Bank 2nd Avenue and Liberty Streets Warren, PA 16365		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS AND PARCEL NUMBER (See Instructions section for more information) 410 Center St Johnsonburg, PA 15845		
3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$		
SECTION II				
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number	
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME				
1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMI Number	4. Flood Zone	5. No NFIP Map
42047C0501D	1/18/2012		X	
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)				
1. <input type="checkbox"/> Federal Flood insurance is available (community participates in NFIP). <input type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP				
2. <input type="checkbox"/> Federal Flood insurance is not available because community is not participating in the NFIP				
3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood insurance may not be available.				
CBRA/OPA designation date: _____				
D. DETERMINATION				
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO				
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.				
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.				
E. COMMENTS (Optional)				
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.				
F. PREPARER'S INFORMATION				
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)			DATE OF DETERMINATION	
Seth C. Pattison				

Property Condition Report - Page 1



Request for a Real Estate Evaluation/Validation

Please TAB through the form to advance to the next section. DO NOT USE ENTER

Requested By: Fred S. Port Cost Center: 830 Phone: 814-226-7873

Department: Commercial Small Business Special Assets (with 90-Day Liquidation Value)TYPE OF PROPERTY: Commercial Industrial Vacant Land Apartments Residential**CHECK ONE - EVALUATION REQUEST OR VALIDATION REQUEST** EVALUATION REQUEST - Evaluations are permitted in lieu of an appraisal under certain qualifying conditions.

This transaction is exempt from an appraisal for the following reason:

- Property loan of \$250,000 or less.
- Owner-occupied property with a Business Loan of \$1,000,000 or less and is not dependent on the sale of, or rental income derived from real estate as the primary source of repayment.
- Loan renewal, modification, or subsequent transaction under circumstances that the Bank's collateral protection is not threatened.
- Other

VALIDATION REQUEST - A Validation is used to determine whether the value estimated in a previous appraisal remains valid today. Specifically, a validation aids in determining if negative changes have occurred to the property or to market conditions. If so, a new appraisal is needed. Northwest Appraisal Policy states Validations are permitted only if the previous appraisal is less than 24 months old.

PROPERTY INSPECTION**CHECK ONE:**

The property must be viewed and photographed. Choose the method for a property inspection:

- Order an interior/exterior property inspection using a 3rd party vendor. Cost is \$165 for commercial properties; \$45 for residential properties. Contact information must be entered into LenderX for the appointment.
- The property inspection will be performed by the Requestor/Loan Officer. Complete this form filling in all fields, and include interior/exterior photographs.

Risk Rating: 4 Loan Number: 8375087148

Property Condition Report - Page 2

PROPERTY IDENTIFICATION (If multiple tax parcels, buildings, etc. please provide the information for each)

Borrower(s) Roy B. Constable Stores, Inc.

Owner(s): Roy B. Constable Stores, Inc.

Address: 410 Center Street

City: Johnsonburg	State: PA	Zip Code: 15845	County: Elk
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Tax Assessment Number(s): 11-12-110-5458, 11-12-110-2485, 11-12-110-2716, 11-12-110-2722 and 11-12

Number of Parcels: 5 Number of Units: 1 Number of Stories: 1 Occupancy: 100%

Overall Property Condition: Good Average Fair Poor Exterior Finish(s):

Basement: No Yes Basement Finish: No Yes Percent Finished: 50%

Specific Zoning: City of Johnsonburg

Verified with: Zoning Map Zoning Officer Planning Dept. Other

Is the property for sale? No Yes Asking Price: \$ Days on the market:

PROPERTY CONDITION AND USE (Include Photos)

Recent property updates:

Many parcels that have been combined since original location purchased in 1940 by the Constable family. Through the years, the adjoining properties were added for additional sales floor space and warehouse capacity. Although across multiple properties, the locations have been remodeled for one central entry door (customer). Multiple exits towards rear. Property has been kept clean and new with constant floor space changes.

List any repairs needed:

None noted

Describe how the property is used/occupied:

Retail, family owned furniture, flooring and bedding store

Is the property rented: No Yes Attach Income/Expenses or IRS Form 1040 Schedule E

Property Condition Report - Page 3

NEIGHBORHOOD DESCRIPTION

Location: Urban Suburban Rural

Demand Supply: In Balance Oversupply Shortage

Neighborhood Maintenance Levels: Excellent Good Average Fair Poor

Overall Real Estate Values: Increasing Stable Slow decline Rapid decline (comment below)

Describe the economic and market conditions of the neighborhood (condition of nearby properties, vacancies, environmental concerns, etc.)

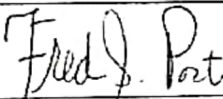
Demand for downtown retail space has fallen. New by-pass excludes traffic from traveling through town and retail store. Paper mill is largest employer and appears to maintain the workforce.

VERIFICATION

I have personally viewed and photographed this property on Date: 5/24/17

Property viewed: Exterior Interior and Exterior

Viewed by: (Please type name) Fred S. Port

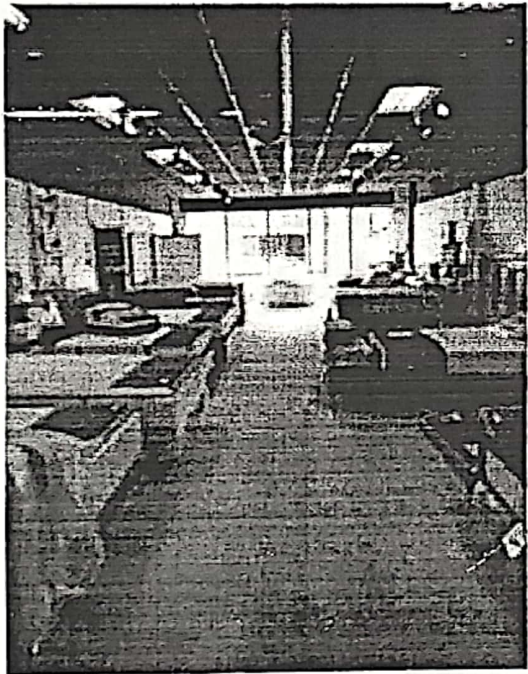


Date: June 1, 2017

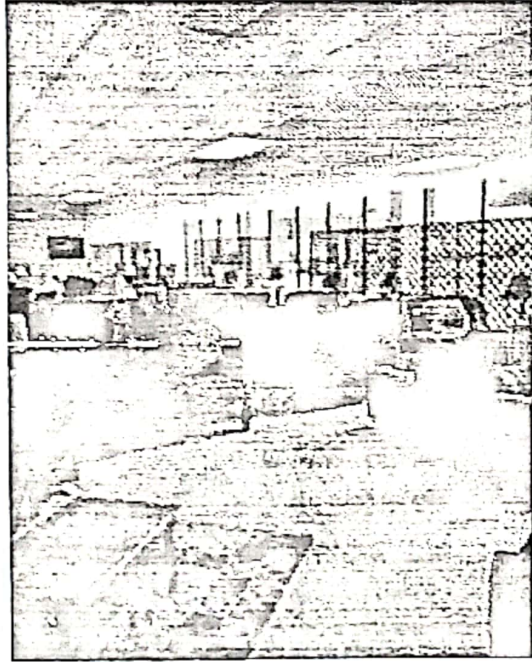
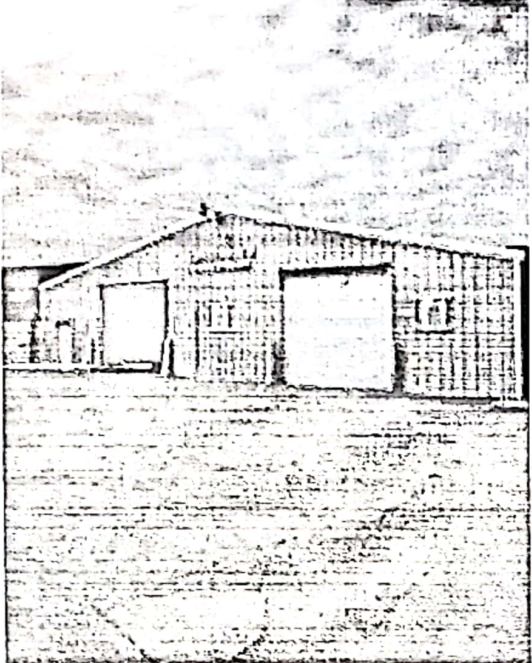
(Signature)

Please upload the completed and signed evaluation form with embedded photos to LenderX

Photograph Addendum - Page 1



Photograph Addendum - Page 2



Assessment

YOUR TAXES ARE DUE AND PAYABLE NOW.
 IF A RECEIPT IS DESIRED, RETURN ENTIRE FORM AND A SELF-ADDRESSED STAMPED ENVELOPE WITH PAYMENT
 Dup#: (11017-1) **BILL # 00296**
 Owner: **CONSTABLE ROY B STORES INC**

ACCOUNT	RATE	AMOUNT
COUNTY GENERAL	1.1723	529.53
COUNTY DEBT FUND	0.0000	30.58
MUNICIPAL GBC	0.0000	234.76
WATER	0.0000	53.71
SEWER	0.0000	28.16
LIBRARY ACQUISITION	0.0000	8.18
PLANNING	0.0000	48.08
TRASH SERVICE	0.0000	48.08
COMMUNITY CENTER	0.0000	48.08
TOTAL	1.1723	957.53

Bill Date: 03/01/2017
 CONSTABLE ROY B STORES INC
 PO BOX 9
 JOHNSONBURG PA 15945
 011933
 115XTR
 35,900 49,700
 5,800

Should Be Waived

ELK COUNTY TAX NOTICE

2017 REAL ESTATE TAXES
 JOHNSONBURG BOROUGH

Make Check Payable To:
 ELK COUNTY TAX COLLECTOR

Payment Requested At:
 100 MARKET ST., BOX 734
 JOHNSONBURG, PA 15945
 TEL: 814-261-1111 FAX: 814-261-1112
 WEB: www.elkcounty.org

Least day to pay Tax Collector: 12/31/2017. Delinquent real estate taxes will be returned to that date to the County Tax Collector. Any amount not paid by that date will be subject to interest at the rate of 9% per annum. Additional charges and applicable payment of property taxes will be made to the County Tax Collector. For Assessment questions call 814-261-1111.

Assessment

5458
5458

SKETCH AREA		FRONT		ADDRESS	
CODES STYLE TYPE 01 Residential 02 1-2 Car 03 2-3 Car 04 3 or More Car 05 Shed 06 Barn 07 Shop 08 Auto 09 Other 10 Garage 11 Carport 12 Deck 13 Paving 14 Land-70 15 Porch 16 Walk 17 Milk Room 18 Implement Bldg. 19 Loading Barn 20 Shelter 3 sided 21 Pole Barn/Dish 22 Pavilion 23-26 See Manual 27-28 Barn 29-30 Commercial 31-32 Industrial 33-34 Cmn./Ind. Bldg. 35-36 Industrial 37-38 See Manual 39 Mobile Home 12'		MAIN STRUCTURE AND ACCESSORY LISTING AREA VALUE GRADE C ACRES \$ BHM		COMPARABLES GRADE 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100	
P. INTEGRAL GARAGE NUMBER OF CARS 1. GARAGE 2. DRIVEWAY 3. ATTACHMENT 4. DETACHED		H. BASEMENT TYPE 1. DABLE 2. HIP 3. MANSARD 4. DUMBIEL 5. FLAT COVER 1. ASP. SHINGLE 2. ASP. ROLL 3. GRAVEL COMP 4. SLATE/WOOD 5. ASBESTOS M. R. 6. METAL 7. CONC. SLAB 8. COMP BUILT-UP 9. TILE 10. INSULATION 11. NONE 12. ROOF ON CEILING 13. WALLS 14. FLOORS 15. FULL 16. STORM WINDOWS 17. DOORS		M. KITCHEN CABINETS 1. NO 2. YES	
G. PLUMBING TOTAL 1. SINKS 2. TUBS 3. SHOWERS 4. TOILETS 5. OTHER FIXTURES		J. BASEMENT FINISHED 1. NONE 2. YES		N. KITCHEN L. BUILT-INS 1. RANGE 2. OVEN 3. DISH-WASHER 4. DISPOSAL	
A. STRUCTURE STYLE STORY HEIGHT B. ROOMS BEDROOMS TOTAL C. HEAT CENTRAL 1. NONE 2. GRAVITY 3. STEAM 4. RADIANT/ELEC. 5. HOT WATER 6. HEAT PUMP 7. PACKAGE HEAT/AC HEAT NON-CENTRAL 1. NONE 2. SPACE UNIT 3. FLOOR 4. WALL		K. ATTIC % AREA L. KITCHEN BUILT-INS 1. RANGE 2. OVEN 3. DISH-WASHER 4. DISPOSAL		O. HEAT ENERGY 1. GAS 2. ELEC 3. OIL 4. COAL 5. SOLAR 6. WOOD AIR CONDITIONING 1. NONE 2. CENTRAL A/C & HEAT PACKAGE F. FIREPLACE TOTAL NUMBER	

COUNTY-WIDE APPRAISAL & CONSULTANT SERVICES

DATE BY

SIGNATURE OF PERSON PERFORMING INSPECTION

Assessment

YOUR TAXES ARE DUE AND
 IF A RECEIPT IS DESIRED, RETURN ENTIRE FORM AND A SELF-ADDRESSED STAMPED
 ENVELOPE TO:

Dep#: (11,017-1) **BILL # 00292**

Owner: **CONSTABLE ROY B STORES INC**

KIND OF TAX	UNITS/DATE	AMOUNT
COUNTY GENERAL	15,400 M	1,219.70
COUNTY DEPT FUND	150 M	50.14
MUNICIPAL GR	20,400 M	1,642.21
ST LIGHT	1,460 M	117.53
LIBRARY EQUIPMENT	2,400 M	192.20
RETIREMENT	200 M	15.10
FIRE SERVICE	1,200 M	95.90
COMMUNITY CENTER	1,100 M	136.85
37432.52	3,502.55	3,052.92
@ 2% DISCOUNT	@ FACE	@ 10% PENALTY

Bill Date: 03/01/2017
 CONSTABLE ROY B STORES INC
 PO BOX C
 JOHNSONBURG PA 17045

11-12-110-2485 /011722
 100: 410 CENTER ST
 DESO: 54.3 X IPE
 ONSTER ADD
 1,700 78,800 90,500

ELK COUNTY TAX NOTICE

2017 REAL ESTATE TAXES
 JOHNSONBURG BOROUGH

Make Check Payable To:
 TRINA WESTERHARD, TAX COLLECTOR

Include addressed stamped envelope if return receipt requir

Payment Requested At:
 401 MARKET ST, PO BOX 234
 JOHNSONBURG, PA 17045
 USES: 1-100 TO 1-110 & 1-120 TO 1-130
 PLEASE RETURN TO: PO BOX 234
 MARKET ST, JOHNSONBURG, PA 17045

Handwritten: \$7026
 Check # 2526
 4957

Last day to pay Tax Collector: 12/31/2017 Delinquent real estate taxes will be returned on this date to the County Tax Clerk and will be subjected to interest at the rate of 9% per annum. Additional charges are applicable. Payment of returned taxes sent to the County Tax Clerk Bureau. For Assessment questions call 717-776-5340

Assessment

YOUR TAXES ARE DUE AND PAID - ADJUV
 IF A RECEIPT IS DESIRED RETURN ENTIRE FORM AND A SELF-ADDRESSED STAMPED ENVELOPE WITH PAYMENT
 Dup # : (11017-1) **BILL # 00293**

Owner: **CONSTABLE ROY B STORES INC**

KIND OF TAX	MILLIRATE	AMOUNT
COUNTY GENERAL	17.460 M	3,277
COUNTY DEBT FUND	0.150 M	3,277
MUNICIPAL SEC	20.400 M	3,277
ST LIGHT	1.460 M	3,277
LIBRARY EQUIPMENT	2.460 M	3,277
RETIREMENT	.200 M	3,277
FIRE SERVICE	1.200 M	3,277
COMMUNITY CENTER	.700 M	3,277
	15.22	16.75

@ 2% DISCOUNT @ FACE @ 10% PENALTY
 06/01/2017 - 06/30/2017 on or after 07/01/2017

S. TORRE

ELK COUNTY TAX NOTICE
 2017 REAL ESTATE TAXES
 JOHNSONBURG BOROUGH

Make Check Payable To: **TRINA DESTEFANO, TAX COLLECTOR**
 Include addressed stamped envelope if return receipt required.

Payment Requested At:
 500 HARGET ST, PO BOX 234
 JOHNSONBURG, PA 15045
 1025 10:00 TO 12:00 & 1:30 TO 4:00
 TUES & FRIDAY 9:00 TO 12:00
 1000 WASHINGTON AVENUE TUESDAY TO FRIDAY
 11 AM - 4:30 PM

Last day to pay Tax Collector 12/31/2017. Delinquent real estate taxes will be returned on that date to the County Tax Claim Bureau and will be subjected to interest at the rate of 9% per annum. Additional charges are applicable. Payment of returned taxes shall be made to the County Tax Claim Bureau. For Assessment questions call 814 734 5434

Assessment

2716

SKETCH AREA		FRONT		ADDRESS	
CODES		COMPARABLES		% RISK	
STYLE TYPE 01 Conventional 02 Ranch 03 Cape Cod 04 Colonial 05 Modern 06 Bungalow 07 Split Level 08 Victorian 09 Tudor 10 Multi-family 11 Coop. 12 Mobile Home/Trailer 13 Foundation 14 Foundation 15 Foundation 16 Foundation 17 Foundation 18 Foundation 19 Foundation 20 Foundation 21 Foundation 22 Foundation 23 Foundation 24 Foundation 25 Foundation 26 Foundation 27 Foundation 28 Foundation 29 Foundation 30 Foundation 31 Foundation 32 Foundation 33 Foundation 34 Foundation 35 Foundation 36 Foundation 37 Foundation 38 Foundation 39 Foundation 40 Foundation 41 Foundation 42 Foundation 43 Foundation 44 Foundation 45 Foundation 46 Foundation 47 Foundation 48 Foundation 49 Foundation 50 Foundation 51 Foundation 52 Foundation 53 Foundation 54 Foundation 55 Foundation 56 Foundation 57 Foundation 58 Foundation 59 Foundation 60 Foundation 61 Foundation 62 Foundation 63 Foundation 64 Foundation 65 Foundation 66 Foundation 67 Foundation 68 Foundation 69 Foundation 70 Foundation 71 Foundation 72 Foundation 73 Foundation 74 Foundation 75 Foundation 76 Foundation 77 Foundation 78 Foundation 79 Foundation 80 Foundation 81 Foundation 82 Foundation 83 Foundation 84 Foundation 85 Foundation 86 Foundation 87 Foundation 88 Foundation 89 Foundation 90 Foundation 91 Foundation 92 Foundation 93 Foundation 94 Foundation 95 Foundation 96 Foundation 97 Foundation 98 Foundation 99 Foundation		GCS: 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99		01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99	
O. PLUMBING		P. INTEGRAL DAMAGE		MEMORANDUM	
TOTAL BATHROOMS 1. BATHS OTHER FIXTURES H. BASEMENT % AREA FINISHED BASEMENT % AREA K. ATTIC % AREA L. KITCHEN BUILT-INS 1. RANGE 2. OVEN 3. DISH WASHER 4. DISPOSAL M. KITCHEN CABINETS 1. ISD 2. ISI TOTAL NUMBER		NUMBER OF CHAS. BASEMENT BUILT-IN H. ROOF TYPE 1. GABLE 2. HIP 3. MANSARD 4. GAMBREL 5. FLAT COVEIL 1. ASP SHINGLE 2. ASP ROLL 3. GRAVEL COMP 4. SLATE/WOOD 5. ASBESTOS 6. METAL 7. CONC. SLAB 8. TILE 9. INSULATION 1. NONE 2. ROOF OR CEILING 3. WALLS 4. FLOORS 5. FULL 6. STORM WINDOWS 7. DOORS		DATE BY	
A. STRUCTURE		D. HEAT ENERGY		E. AIR CONDITIONING	
STYLE STORY HEIGHT B. ROOMS BEDROOMS TOTAL HEAT CENTRAL 0 NONE 1. FORCED 2. GRAVITY 3. STEAM 4. RADIANT/ELEC 5. HOT WATER 6. HEAT PUMP 7. PACKAGE HEAT/AC NON-CENTRAL 0. NONE 1. SPACE UNIT 2. FLOOR 3. WALL		P 1. GAS 2. ELEC 3. OIL 4. COAL 5. SOLAR 6. WOOD		1. NONE 2. CENTRAL A/C & HEAT PACKAGE 3. FIREPLACE TOTAL NUMBER	
MAIN STRUCTURE and ACCESSORY LISTING		AREA		% RISK	
CON. TYPE 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99		GRADE 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99		01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99	

Location Map

Borrower	Roy B. Constable Stores, Inc.						
Property Address	410 Center St						
City	Johnsonburg	County	Elk	State	PA	Zip Code	15845
Lender/Client	Northwest Bank						

