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PREPARED BY:

Citizens Bank of Pennsylvania

RETURN TO:

Citizens Bank of Pennsylvania  
525 William Penn Place  
Pittsburgh, Pennsylvania 15219-1724  
ATTN: Mailstop 153-2440

PARCEL ID#: 3/14C/2/22

**OPEN-END MORTGAGE**

**COMMERCIAL MORTGAGE, SECURITY AGREEMENT AND ASSIGNMENT OF LEASES AND RENTS**

**THIS INSTRUMENT SECURES FUTURE ADVANCES UP TO A MAXIMUM PRINCIPAL AMOUNT OF \$200,000.00 PLUS ACCRUED INTEREST AND OTHER INDEBTEDNESS AS DESCRIBED IN PENNSYLVANIA ACT NO. 42 PA. C.S.A. SECTION 8143**

This OPEN-END COMMERCIAL MORTGAGE, SECURITY AGREEMENT AND ASSIGNMENT OF LEASES AND RENTS (this "Mortgage") entered into at Pittsburgh, Pennsylvania, as of AUGUST 8, 2007, between **Stillwater Lakes Civic Association, Inc.**, a **Pennsylvania** corporation, with an address of **304 Park Avenue, Stroudsburg, Pennsylvania 18360** (the "Mortgagor") and Citizens Bank of Pennsylvania, a Pennsylvania, state-chartered bank, with an address of 525 William Penn Place, Pittsburgh, Pennsylvania 15219-1724 (the "Bank").

The real property which is the subject matter of this Mortgage has the following address(es): **210 E. Woodland Drive, Pocono Summit, Pennsylvania 18346** (the "Address(es)").

**1. MORTGAGE, OBLIGATIONS AND FUTURE ADVANCES**

1.1 Mortgage. For valuable consideration paid and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Mortgagor hereby irrevocably and unconditionally mortgages, grants, bargains, transfers, sells, conveys, sets over and assigns to the Bank and its successors and assigns forever, all of Mortgagor's right, title and interest in and to the "Property" described below, to secure the prompt payment and performance of the Obligations (as hereinafter defined), including without limitation, all amounts due and owing to the Bank respecting that certain **Term Note**, dated AUGUST 8, 2007, by **Stillwater Lakes Civic Association, Inc.** in favor of the Bank in the original principal amount of **\$200,000.00** (the "Note"; and collectively, along with all other agreements, documents, certificates and instruments delivered in connection therewith, the "Loan Documents"), and any substitutions, modifications, extensions or amendments to any of the Loan Documents.

The amount of principal obligations outstanding and evidenced by the Loan Documents and secured by this Mortgage total **\$200,000.00** as of the date of this Mortgage but this Mortgage shall

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**EXPRESSLY OR OTHERWISE, THAT THE BANK WOULD NOT IN THE EVENT OF ANY SUCH PROCEEDING SEEK TO ENFORCE THIS WAIVER OF RIGHT TO TRIAL BY JURY.**

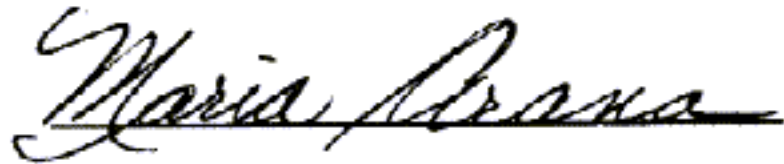
5.17 Purchase Money Mortgage. To the extent all or any part of the Obligations secured by this Mortgage were used in whole or in part to fund the acquisition of all or any part of the Property, this Mortgage shall be a "purchase money mortgage" within the meaning of 42 Pa. C.S.A. Sec. 8141 and shall be accorded the lien priority provided for therein.

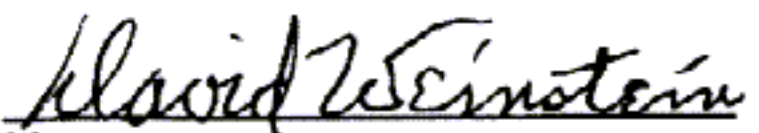
EXECUTED under seal as of the date first above written.

Witness:

Mortgagor:

Stillwater Lakes Civic Association, Inc.



By:   
Name: David Weinstein  
Title: Pres.

The address of the within named Bank is:

525 William Penn Place  
Pittsburgh, Pennsylvania 15219-1724

Citizens Bank of Pennsylvania

By:   
Name: MARK RANZAN  
Title: VICE PRESIDENT