

Nantmeal Warwick Sewer Company, Inc.

11 S. Pine Street
P.O. Box 20
Elverson, PA 19520
610-286-5116

Received by SEC BUR 1/27/25

January 27, 2025

Secretary of the Commission
Commonwealth of Pennsylvania
Public Utility Commission
P.O. Box 3265
Harrisburg, PA 17105-3265

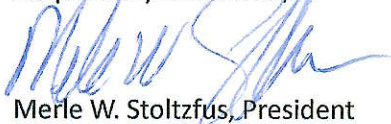
Re: Nantmeal Warwick Sewer Company, Inc.
Docket Nos.: R-2023-3043497; C-2023-3043807

Rosemary Chiavetta, Secretary;

As requested in Paragraph 5 (page 13) and Paragraph 6 (page 14 of the PUC Order dated July 11, 2024, attached please find the following explanations and documentation:

1. The Notes Payable with Merle & David Stoltzfus (also Shareholders) were created in 2018 in lieu of capital contributions (previous practice) at the recommendation of tax our consultants. The zero percent (0%) interest rate presented the same financial results for NWSC. The purpose of these interest free notes is/was to provide needed cash flow. To mitigate concerns expressed by the Commission, the notes have been amended to assure a zero percent interest rate. Copies of both the previous notes and amended notes are hereby submitted.
2. Whenever Nantmeal Warwick Sewer Company has excess cash, the Service Company provides income from this resource by paying interest for the periodic use of these funds as opposed to the funds being deposited in a checking account. The need for these funds varies continually with cash needs and sporadic (quarterly) income through billings. Through the decades, NWSC has benefits many thousands of dollars of income through this arrangement with Stoltzfus Enterprises (the Service Company). A copy of the Note Receivable Agreement is hereby submitted.
3. In February of 2024, Nantmeal Warwick Sewer Company became debt free from secured lenders when paying off the Mid Penn Bank mortgage and note. In order to renew the note, Mid Penn was demanding security through encumbrance of assets of the Service Company. Instead of entangling these entities, NWSC sought and secured private unsecured financing through individuals. Copies of the private notes are hereby submitted. Also, a copy of the previous Mid-Penn Bank mortgage, note and satisfaction of the same are hereby submitted.

Respectfully submitted,



Merle W. Stoltzfus, President

Nantmeal Warwick Sewer Company, Inc.

NOTE

For value received on December 31, 2018, Nantmeal Warwick Sewer Company, Inc. (hereinafter called the Company) promises to pay according to the terms of this Note to Merle W. Stoltzfus (hereinafter called the Investor), the principal amount of Three Hundred Thirty-Seven Thousand Five Hundred and 00/100 Dollars (\$337,500.00), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Zero percent (0%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due previous to the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Investor at various times without the creation of an additional or amended Note, but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Investor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

Upon demand by the Investor, the outstanding principal with accrued interest shall become due and payable within Fourteen (14) business days. Furthermore, the Company reserves the right to pay off this Note with its outstanding principal and accrued interest at anytime.

The undersigned parties to this Note and each of them whether principal, surety, guarantor, endorser, or other party hereto, agree to be jointly and severally bound, and each further waives demand, protest and notice of demand, protest or nonpayment, and agrees that the liability of each of the undersigned shall be unconditional without regard to the liability of any other party and shall not be affected by any indulgence, extension or extensions of time, renewal, waiver, release of any party or other modifications granted or consented to by the Investor. The undersigned parties also agree to waive any defenses they might have against enforcement of this Note because of the tolling of the Statute of Limitations.

All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have executed this Note the day and year first above written.

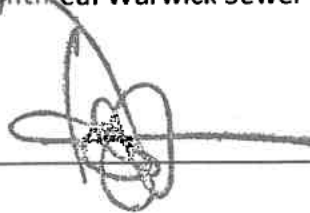
Investor: Merle W. Stoltzfus

Company: Nantmeal Warwick Sewer Company, Inc.

By:



By:



NOTE

For value received on December 31, 2018, Nantmeal Warwick Sewer Company, Inc. (hereinafter called the Company) promises to pay according to the terms of this Note to David J. Stoltzfus (hereinafter called the Investor), the principal amount of Three Hundred Thirty-Seven Thousand Five Hundred and 00/100 Dollars (\$337,500.00), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Zero percent (0%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due previous to the completion of a month, the interest in that month shall be prorated.

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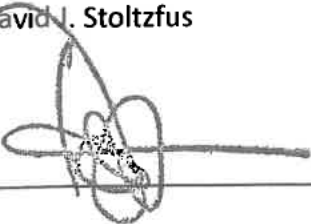
All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have executed this Note the day and year first above written.

Investor: David J. Stoltzfus

Company: Nantmeal Warwick Sewer Company, Inc.

By: _____



By: _____



NOTE

For value received on December 31, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called the Company) promises to pay according to the terms of this Note to Merle W. Stoltzfus (hereinafter called the Investor), the principal amount of Three Hundred Fifty-Four Thousand One Hundred and 00/100 Dollars (\$354,100.00), plus accumulated interest according to the terms stated below.

The interest rate for this loan is zero as agreed to between the Company and the Investor.

Future deposits to or withdrawals from principal may be made by the Investor at various times without the creation of an additional or amended Note, but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Investor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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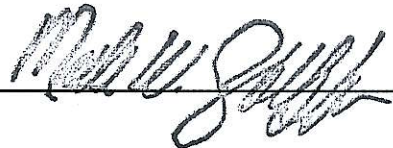
The undersigned parties to this Note and each of them whether principal, surety, guarantor, endorser, or other party hereto, agree to be jointly and severally bound, and each further waives demand, protest and notice of demand, protest or nonpayment, and agrees that the liability of each of the undersigned shall be unconditional without regard to the liability of any other party and shall not be affected by any indulgence, extension or extensions of time, renewal, waiver, release of any party or other modifications granted or consented to by the Investor. The undersigned parties also agree to waive any defenses they might have against enforcement of this Note because of the tolling of the Statute of Limitations.

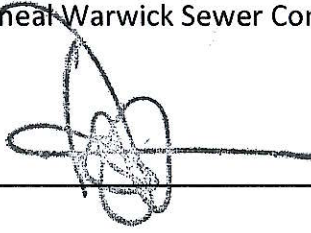
All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have executed this Note the day and year first above written.

Investor: Merle W. Stoltzfus

Company: Nantmeal Warwick Sewer Company, Inc.

By:  _____

By:  _____

NOTE

For value received on December 31, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called the Company) promises to pay according to the terms of this Note to David J. Stoltzfus (hereinafter called the Investor), the principal amount of Three Hundred Thirty-Seven Thousand Five Hundred and 00/100 Dollars (\$337,500.00), plus accumulated interest according to the terms stated below.

The interest rate for this loan is zero as agreed to between the Company and the Investor.

Future deposits to or withdrawals from principal may be made by the Investor at various times without the creation of an additional or amended Note, but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Investor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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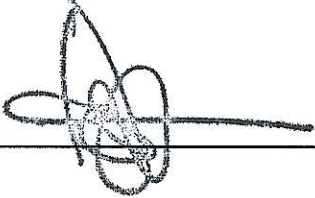
The undersigned parties to this Note and each of them whether principal, surety, guarantor, endorser, or other party hereto, agree to be jointly and severally bound, and each further waives demand, protest and notice of demand, protest or nonpayment, and agrees that the liability of each of the undersigned shall be unconditional without regard to the liability of any other party and shall not be affected by any indulgence, extension or extensions of time, renewal, waiver, release of any party or other modifications granted or consented to by the Investor. The undersigned parties also agree to waive any defenses they might have against enforcement of this Note because of the tolling of the Statute of Limitations.

All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have executed this Note the day and year first above written.

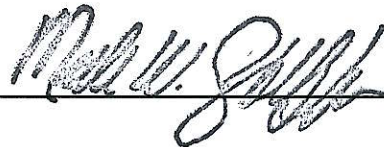
Investor: David J. Stoltzfus

By: _____



Company: Nantmeal Warwick Sewer Company, Inc.

By: _____



NOTE

For value received on June 30, 2023, Stoltzfus Enterprises, Ltd. (hereinafter called Company) promises to pay according to the terms of this Note to Nantmeal Warwick Sewer Company, Inc. (hereinafter called Creditor), the principal amount of Two hundred two thousand three hundred eighty-nine and 76/100 Dollars (\$202,389.76), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five percent (5.0%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

Upon demand by the Creditor, the outstanding principal with accrued interest shall become due and payable within Fourteen (14) business days. Furthermore, the Company reserves the right to pay off this Note with its outstanding principal and accrued interest at any time.

The parties to this Note and each of them whether principal, surety, guarantor, endorser, or other party hereto, agree to be jointly and severally bound, and each further waives demand, protest and notice of demand, protest or nonpayment, and agrees that the liability of each of the parties shall be unconditional without regard to the liability of any other party and shall not be affected by any indulgence, extension or extensions of time, renewal, waiver, release of any party or other modifications granted or consented to by the Creditor. The parties also agree to waive any defenses they might have against enforcement of this Note because of the tolling of the Statute of Limitations.

All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Stoltzfus Enterprises, Ltd.

Nantmeal Warwick Sewer Company, Inc.

By: _____

By: _____

David J. Stoltzfus, President

Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Rose G. Browell (hereinafter called Creditor), the principal amount of Fourteen thousand nine hundred forty-eight and 07/100 Dollars (\$14,948.07), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five percent (5.00 %). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By:



Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to David & Katelyn Canche (hereinafter called Creditor), the principal amount of Sixty-three thousand two hundred sixteen and 21/100 Dollars (\$63,216.21), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By: _____


Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Keith DeWalt (hereinafter called Creditor), the principal amount of One hundred fifteen thousand seven hundred fifty-four and 27/100 Dollars (\$115,754.27), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

Upon demand by the Creditor, the outstanding principal with accrued interest shall become due and payable within Fourteen (14) business days. Furthermore, the Company reserves the right to pay off this Note with its outstanding principal and accrued interest at any time.

The parties to this Note and each of them whether principal, surety, guarantor, endorser, or other party hereto, agree to be jointly and severally bound, and each further waives demand, protest and notice of demand, protest or nonpayment, and agrees that the liability of each of the parties shall be unconditional without regard to the liability of any other party and shall not be affected by any indulgence, extension or extensions of time, renewal, waiver, release of any party or other modifications granted or consented to by the Creditor. The parties also agree to waive any defenses they might have against enforcement of this Note because of the tolling of the Statute of Limitations.

All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By: 
Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Steven & Verna Estes (hereinafter called Creditor), the principal amount of Fifty one thousand six hundred four and 82/100 Dollars (\$51,604.82), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By:



Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Daniel & Corinne Iya (hereinafter called Creditor), the principal amount of Twenty-six thousand seventy-six and 52/100 Dollars (\$26,076.52), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

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IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By: 
Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Brooke Stoltzfus Latshaw (hereinafter called Creditor), the principal amount of Six thousand nine hundred sixty-seven and 94/100 Dollars (\$6,967.94), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50 %). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By: _____


Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Eleanor Diane Mountz (hereinafter called Creditor), the principal amount of One thousand five hundred twenty-one and 04/100 Dollars (\$1,521.04), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50 %). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By:

A handwritten signature in black ink, appearing to read 'Merle W. Stoltzfus', is written over a horizontal line.

Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Calla Brust (hereinafter called Creditor), the principal amount of One hundred ninety and 54/100 Dollars (\$190.54), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

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Upon demand by the Creditor, the outstanding principal with accrued interest shall become due and payable within Fourteen (14) business days. Furthermore, the Company reserves the right to pay off this Note with its outstanding principal and accrued interest at any time.


The parties to this Note and each of them whether principal, surety, guarantor, endorser, or other party hereto, agree to be jointly and severally bound, and each further waives demand, protest and notice of demand, protest or nonpayment, and agrees that the liability of each of the parties shall be unconditional without regard to the liability of any other party and shall not be affected by any indulgence, extension or extensions of time, renewal, waiver, release of any party or other modifications granted or consented to by the Creditor. The parties also agree to waive any defenses they might have against enforcement of this Note because of the tolling of the Statute of Limitations.

All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By:



A handwritten signature in black ink, appearing to read 'Merle W. Stoltzfus', is written over a horizontal line.

Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Jonathan & Kimberly Mountz (hereinafter called Creditor), the principal amount of One hundred twenty-one thousand three hundred seventy-five and 75/100 Dollars (\$121,375.75), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50 %). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By: 
Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Esther Prosser (hereinafter called Creditor), the principal amount of Eighty-six thousand fifty-nine and 09/100 Dollars (\$86,059.09), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By: 
Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to The Slye Family (hereinafter called Creditor), the principal amount of Fifty-eight thousand nine hundred eighty-seven and 78/100 Dollars (\$58,987.78), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five percent (5.00 %). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

Upon demand by the Creditor, the outstanding principal with accrued interest shall become due and payable within Fourteen (14) business days. Furthermore, the Company reserves the right to pay off this Note with its outstanding principal and accrued interest at any time.

The parties to this Note and each of them whether principal, surety, guarantor, endorser, or other party hereto, agree to be jointly and severally bound, and each further waives demand, protest and notice of demand, protest or nonpayment, and agrees that the liability of each of the parties shall be unconditional without regard to the liability of any other party and shall not be affected by any indulgence, extension or extensions of time, renewal, waiver, release of any party or other modifications granted or consented to by the Creditor. The parties also agree to waive any defenses they might have against enforcement of this Note because of the tolling of the Statute of Limitations.

All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By:



Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Nathan R. Slye (hereinafter called Creditor), the principal amount of Thirteen thousand one hundred sixty-nine and 49/100 Dollars (\$13,169.49), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

Upon demand by the Creditor, the outstanding principal with accrued interest shall become due and payable within Fourteen (14) business days. Furthermore, the Company reserves the right to pay off this Note with its outstanding principal and accrued interest at any time.

The parties to this Note and each of them whether principal, surety, guarantor, endorser, or other party hereto, agree to be jointly and severally bound, and each further waives demand, protest and notice of demand, protest or nonpayment, and agrees that the liability of each of the parties shall be unconditional without regard to the liability of any other party and shall not be affected by any indulgence, extension or extensions of time, renewal, waiver, release of any party or other modifications granted or consented to by the Creditor. The parties also agree to waive any defenses they might have against enforcement of this Note because of the tolling of the Statute of Limitations.

All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By:  _____

Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Richard Allen Slye & Deborah Lynne Slye (hereinafter called Creditor), the principal amount of Nine thousand nine hundred five and 56/100 Dollars (\$9,905.56), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50 %). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By: 
Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Lauren Slye Muscato (hereinafter called Creditor), the principal amount of Two hundred ninety-nine and 04/100 Dollars (\$299.04), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50 %). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By:



Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Caleb Stoltzfus (hereinafter called Creditor), the principal amount of Ninety-one thousand four hundred sixty and 70/100 Dollars (\$91,460.70), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50 %). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By:



Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Cole Stoltzfus (hereinafter called Creditor), the principal amount of Thirty-two thousand five hundred seventy-four and 62/100 Dollars (\$32,574.62), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50 %). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By:

A handwritten signature in black ink, appearing to read 'Merle W. Stoltzfus', is written over a solid horizontal line.

Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Emily Stoltzfus, M. Paul Stoltzfus & Marnita Hartline (hereinafter called Creditor), the principal amount of Fifty-eight thousand five hundred thirty-seven and 75/100 Dollars (\$58,537.75), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

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IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By: 
Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Hunter Stoltzfus (hereinafter called Creditor), the principal amount of Fourteen thousand one hundred seventy-eight and 58/100 Dollars (\$14,178.58), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50 %). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By: _____


Merle W. Stoltzfus, President

NOTE

For value received on January 1, 2024, Nantmeal Warwick Sewer Company, Inc. (hereinafter called Company) promises to pay according to the terms of this Note to Paul & Debbie Stoltzfus (hereinafter called Creditor), the principal amount of Seven hundred fifteen and 33/100 Dollars (\$715.33), plus accumulated interest according to the terms stated below.

The interest rate accruing hereunder shall be variable and may be changed by the Company at any time upon notice from the Company to the Investor. The initial interest rate of this Note is Five and one-half percent (5.50%). Interest on outstanding principal shall be accrued monthly using normal amortization and should this Note come due before the completion of a month, the interest in that month shall be prorated.

Future deposits to or withdrawals from principal may be made by the Creditor at various times without the creation of an additional or amended Note but shall be subject to the terms of this Note. However, deposits to principal shall be subject to agreement by the Company. The Company shall not be obligated in any way to receive additional principal from Creditor. Requests for withdrawals from principal shall become due and payable within Fourteen (14) business days.

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All terms, obligations and provision are governed by and construed in accordance with the laws of the Commonwealth of Pennsylvania.

IN WITNESS WHEREOF, the parties, intending to be legally bound hereby, have agreed to this Note the day and year first above written.

Company: Nantmeal Warwick Sewer Company, Inc.

By: 
Merle W. Stoltzfus, President



January 27, 2025

Nantmeal Warwick Sewer Company
26 E. Main Street
Elverson PA 19520

Loan Account Number: [REDACTED]

Dear Borrower;

Please accept this letter as evidence of payment in full on your loan account referenced above. We received the total balance due on May 8, 2024 which satisfied your repayment obligation to Mid Penn Bank for this loan account.

If you have any questions regarding this correspondence, please feel free to contact our Loan Servicing Department directly using the information listed below.

Sincerely,

Mid Penn Bank
Loan Servicing Department
2405 Park Drive
Harrisburg, PA 17110
717.909.0664

Enclosure

Corporate Headquarters:
349 Union Street | Millersburg, PA 17061 | 1-866-642-7736 | www.midpennbank.com

Member FDIC



MID PENN BANK

2407 PARK DRIVE, HARRISBURG, PA 17110
1-866-642-7736 | MIDPENNBANK.COM

MAY - 2 2024

NANTMEAL WARWICK SEWER COMPANY
26 E MAIN ST
ELVERSON PA 19520

LOAN: [REDACTED]

AS OF: 04/23/24

*** LOAN MATURITY NOTICE ***

PAGE 1

LOAN TYPE:	COMMERCIAL REAL ESTA	MATURITY DATE:	05/08/24
PRINCIPAL BALANCE:	731,010.60	ORIGINAL LOAN DATE:	03/09/07
CURRENT RATE:	7.750000	ORIGINAL LOAN AMOUNT:	1,440,747.28
INTEREST THRU 04/23/24:	4,574.92	INTEREST PAID 2024:	19,319.02
ONE DAY'S INTEREST:	157.37		

DATE PAYMENT DUE: 05/08/24

PRINCIPAL DUE: 731,010.60

INTEREST DUE: 6,778.11

OTHER FEES DUE: 204.36

TOTAL AMOUNT DUE: * 737,993.07 *

Vendor	D	P	Gross
MPB		DS	
Invoice Number	Discount / Retainage		
240508			
Invoice Date	Total		
05/08/24	737993.07		
Approval	Eurus		
<i>[Signature]</i>			
Job Code / Account	Amount		
LP-MPB	731010.60		
Int Exp.	6778.11		
Bank Chgs.	204.36		

* * PLEASE RETURN THIS PORTION WITH YOUR PAYMENT * *

MATURITY NOTICE

PRINCIPAL DUE:	731,010.60
INTEREST DUE:	6,778.11
OTHER FEES DUE:	204.36
TOTAL AMOUNT DUE:	737,993.07

NANTMEAL WARWICK SEWER COMPANY
26 E MAIN ST
ELVERSON PA 19520

AMOUNT ENCLOSED:

73799307

DATE PAYMENT DUE: 05/08/24
LOAN TYPE: COMMERCIAL REAL ESTA
LOAN NUMBER: [REDACTED]
PAYOFF PAYMENT T/C: 341

PARK DRIVE ADMIN CENTER
2407 PARK DRIVE
HARRISBURG PA 17110

05540 10001

341



05/08/2024 10:44 AM
BR# 64 TLR# 6403 SEQ# 5
Account [REDACTED]
Loan Payment 737,993.07

Deposits may not be available for immediate withdrawal. Deposits made before 5:00 PM will be credited same business day.
Funds from cash and check deposits will be available to you the first business day following your deposit.
Member FDIC BRH1001 (Rev. 06/14)

NANTMEAL WARWICK SEWER COMPANY, INC.

1738

Mid Penn Bank				5/8/2024		
Date	Type	Reference	Original Amt.	Balance Due	Discount	Payment
5/8/2024	Bill	240508	737,993.07	737,993.07		737,993.07
				Check Amount		737,993.07

Checking Account Loan # [REDACTED] Payoff 737,993.07